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Ontario

ninety-eighth ANNUAL REPORT

of the

Superintendent of Insurance

for the province of

Ontario

Business of 1976

TORONTO
1977

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Ontario

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CONTENTS

	Page
Letter of Transmittal	v
Index and Licence Register	xvii

I. – ANNUAL STATEMENT ABSTRACTS

Assets and Liabilities; Income and Expenditure, etc., by classes of Insurers:	
(A) Joint Stock, Cash Mutual and Stock-Mutual Insurance Companies	
(i) Life	7
(ii) Other Than Life	11
(B) Farmers' Mutual Insurance Corporations	17
(C) Fraternal Societies	29
(D) Mutual Benefit Societies	37
(E) Lloyd's	1

II. – NON-PROFIT HOSPITAL AND MEDICAL SERVICES ASSOCIATIONS

Assets	46
Liabilities	46
Income and Expenses	48
Number of Subscribers and Persons Covered –	
Hospital Plans	49
Other Plans	49

III. – INVESTMENT CONTRACT COMPANIES

Annual Statements	51

IV. – STATISTICAL TABLES

Comparative Summaries for Ontario Mutual Fire Insurance Corporations:	
Table I. Assets, Liabilities, Amount at Risk, etc.	59
Table II. Cost of Insurance	59
Underwriting Experience (Premiums and Losses) for year 1976 by Classes of Insurance, Reported by All Insurers Operating in Ontario:	
Table III. Life Insurance Companies – Premium Income	60
Table IV. Life Insurance Companies – Disbursements to Policyholders	62
Table V. Life Insurance Companies – Exhibit of Policies	64
Table VI. Fraternal Societies – Premium Income and Disbursements to Certificate Holders	68
Table VII. Fraternal Societies – Exhibit of Life Insurance and Annuity Certificates	69
Table VIII. Fraternal Societies – Exhibit of Certificates Other than Life Insurance and Annuity Funds	70
Table IX. Property	71
Table X. Hail	77
Table XI. Automobile	79
Table XI(a). Automobile – Liability	82
Table XI(b). Automobile – Personal Accident	85
Table XI(c). Automobile – Other	88
Table XII. Fidelity	91
Table XIII. Surety	93
Table XIV. Liability	95
Table XV. Boiler and Machinery	100
Table XVI. Accident and Sickness	102
Table XVII. Aircraft	105
Table XVIII. Credit	106
Table XIX. Title	106
Table XX. Mortgage	107
Table XXI. Marine	107
Table XXII. Summary of Premiums and Losses (Other than Life)	109
Reinsurance Assumed and Ceded by Insurers which are Limited to Contracts of Reinsurance:	
Table XXIIIA. All "Other than Life" classes except Property, Automobile and Marine	110
Table XXIIIB. Property	111
Table XXIIIC. Automobile	112
Table XXIIID. Marine	113

PAGE

V. – APPENDICES

I. Review of 1976 Insurance Legislation 117
II. Guarantee Bonds – List of Guarantee Companies Approved for the Purposes of The Guarantee Companies Securities Act 118
III. Deposits of Insurers 119

Ontario

MINISTRY OF CONSUMER AND COMMERCIAL RELATIONS
OFFICE OF THE SUPERINTENDENT OF INSURANCE

To The Honourable S. B. Handleman

Minister of Consumer and Commercial Relations

I have the honour to submit herewith the Ninety-eighth Annual Report of the Superintendent of Insurance showing business for the year ended December 31, 1976.

The Report is arranged in five divisions, in addition to an index of all insurers licensed to carry on business in Ontario and classes of insurance for which authorized.

Division I, entitled "Annual Statement Abstracts", contains tabulated summaries showing the financial condition of all licensed insurers except those registered under The Canadian and British Insurance Companies Act, 1970, or The Foreign Insurance Companies Act, 1970 (Government of Canada Insurance Acts).

The figures shown are, generally, those reported by companies. Some changes may be necessary in the detailed financial statements, as a result of examinations carried out prior to the publication of the next Report. These changes will be shown in the next Report.

Division II, entitled "Non-profit Hospital and Medical Services Associations", contains tables showing in summary form the assets, liabilities, income and expenditure, together with the number of subscribers and persons covered for all associations registered under The Prepaid Hospital and Medical Services Act.

Division III, entitled "Investment Contract Companies", contains extracts from financial statements filed with the Department by the two companies licensed under the Investment Contracts Act.

Division IV, entitled "Statistical Tables", shows in tabular form the premiums and losses and underwriting experience in Ontario of all insurers licensed in the Province with the exception of mutual benefit societies and pension fund associations. Information concerning the total Canadian business of these insurers is also shown in these tables.

Because the statistical tables show business written and losses incurred on a direct basis, there are also tables showing the business of those insurers licensed to write only contracts of reinsurance. These tables show business written and losses incurred on an assumed, ceded and net basis.

Division V, entitled "Appendices", shows other miscellaneous information.

Life Insurance in Ontario

A comparative summary of premium income for the years 1973 to 1976 is shown below:

	1976	1975	1974	1973
	$	$	$	$
Premium Income:				
Insurance { Ordinary & Industrial	663,162,419	566,630,734	546,881,607	511,300,462
Insurance { Group	263,470,155	255,776,369	204,272,519	191,526,529
Annuities	788,498,939	644,301,133	526,069,255	475,223,701
Totals	1,715,131,513	1,466,708,236	1,277,223,381	1,178,050,692

The following sets out a comparison of benefits paid for the years 1973 to 1976:

	1976	1975	1974	1973
Disbursements to policyholders:	$	$	$	$
Insurance contracts:				
Ordinary and Industrial	412,906,423	365,486,969	377,731,722	352,227,970
Group	226,914,091	198,623,016	169,900,072	150,468,414
TOTALS	639,820,514	564,109,985	547,631,794	502,696,384
Annuity contracts:				
Ordinary	122,773,542	83,370,101	66,209,370	51,946,105
Group	203,565,526	153,127,149	145,305,701	130,008,429
TOTALS	326,339,068	236,497,250	211,515,071	181,954,534
GRAND TOTALS	966,159,582	800,607,235	759,146,865	684,650,918

A comparative summary of new insurance issued and in force for the years 1973 to 1976 is shown below:

POLICIES IN ONTARIO*	1976	1975	1974	1973
New issued:				
Number	556,696	368,509	391,006	382,362
Amount	$15,456,677,783	$13,715,090,404	$10,030,103,100	$8,078,155,864
Average policy	$27,770	$37,218	$25,652	$21,127
In Force Dec. 31st:				
Number	4,741,577	4,539,265	4,449,559	4,493,406
Amount	$92,095,778,055	$87,987,811,322	$74,910,939,510	$66,308,080,121
Average policy	$19,423	$19,384	$16,834	$14,757

*Figures do not include Segregated Funds.

FRATERNAL INSURANCE

The following table sets out comparative information for the years 1973 to 1976:

	1976	1975	1974	1973
	$	$	$	$
Total premiums and dues in Ontario	20,234,198	21,229,320	17,190,061	16,837,456
Disbursements to policyholders and beneficiaries (excluding expenses)	9,264,455	8,843,247	7,792,237	7,504,821
New business written	171,595,550	192,749,058	188,336,457	138,042,309
Life and Annuity certificates in force (adult and juvenile)	1,113,213,229	1,164,161,663	1,041,941,073	828,429,656

Automobile Experience in Ontario

The following tabulation shows the premiums and losses:

Year	Net Premiums Written	Net Premiums Earned	Net Losses Incurred*	Ratio Net Losses Incurred to Net Premiums Earned*
	$	$	$	%
1945	12,674,633	11,996,282	6,395,311	53.3
1950	44,032,248	39,762,432	22,321,583	56.1
1955	83,984,962	80,666,790	46,127,230	57.2
1960	128,235,639	129,020,639	74,628,714	57.8
1965	225,059,453	206,437,835	138,653,308	67.2
1970	377,898,371	361,763,632	244,828,896	67.6

*Does not include adjusting expenses.

Year	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%
1971	426,893,403	301,624,304	70.7
1972	490,233,347	355,347,338	72.5
1973	548,791,552	401,966,473	73.2
1974	635,208,841	495,065,650	77.9
1975	815,271,926	565,209,227	69.3
1976	962,384,832	656,207,298	68.2

Automobile Insurance Rate Differentials

The following table has been compiled to illustrate the widely varying automobile insurance claims experience of the different classes of drivers for which statistics are collected by the Superintendent of Insurance.

The figures shown are claim plus claim adjusting expenses per car insured for policies issued during one year periods ending in 1974, 1975 and 1976. The experience is country-wide and it should be emphasized that the figures refer to an average of all cars insured — not just those which were involved in accidents.

Table Illustrating Reasons for Rate Differentials

Class Description	Average Losses Plus Claim Adjusting Expenses per Car Insured					
	Third Party Claims			$100 and $250 Deductible Collision Claims		
	1974	1975	1976	1974	1975	1976
	$	$	$	$	$	$
Average for All Classes	96	104	109	60	65	62
Married Males Over 24, Single Males Over 29, and Females Over 24						
No driving to work	70	75	80	44	48	47
Up to 10 miles to work	86	96	103	52	58	57
Over 10 miles to work	91	98	108	58	64	65
Business driving	116	127	124	76	90	85
Young Drivers						
Occasional Driving Male Drivers under 25 (Suppl. to principal operator coverage)	60	65	64	40	40	38
Married Males						
Ages 20 and under	203	210	214	137	125	131
Ages 21 to 24	118	125	135	81	83	85
Unmarried Males						
Ages 18 and under	438	433	458	305	291	268
Ages 19 and 20	284	302	313	206	195	177
Ages 21 and 22	199	216	208	148	150	137
Ages 23 and 24	165	170	179	123	123	118
Ages 25 to 29	139	157	163	97	105	100
Females						
Ages 20 and under	140	144	156	103	103	105
Ages 21 to 24	91	113	109	73	77	74

Farmers' Mutual Fire Insurance

The aggregate experience of the farm mutual fire insurance companies in Ontario is summarized below:

Year	Net Insurance In Force	Net Losses Incurred		Surplus		No. of Companies
		Amount	c. per $100 of Ins.	Amount	c. per $100 of Ins.	
	millions of $	*thousands of $*		*thousands of $*		
1931	634	2,393	37.7	635	10.0	69
1941	583	973	16.7	4,216	72.3	67
1951	1,219	1,667	13.7	8,404	68.9	66
1961	1,922	3,555*	18.5	11,271	58.6	64
1968	2,395	5,905*	24.7	16,291	68.0	61
1969	2,529	6,699*	26.5	17,598	69.6	59
1970	2,711	7,085*	26.1	19,227	70.9	58

*Before recovery from Farm Mutual Reinsurance Plan.

Year	Insurance in Force	Direct Losses Incurred and Adjustment Expenses		Surplus		No. of Companies
		Amount	c. per $100 of Ins.	Amount	c. per $100 of Ins.	
	millions of $	*thousands of $*		*thousands of $*		
1971	2,948	8,075	26.1	20,780	70.5	56
1972	3,123	7,575	24.3	22,090	70.7	54
1973	3,578	8,466	23.7	25,185	70.4	53
1974	4,187	10,038	24.0	28,980	69.2	53
1975	5,006	12,616	25.2	33,128	66.2	52
1976	5,955	11,044	18.5	39,750	66.7	52

Licensed Companies – December 31, 1976

PROVINCIAL AND EXTRA-PROVINCIAL COMPANIES

	No. of Companies 31 December, 1975			Additions			Withdrawals			No. of Companies 31 December, 1976		
	Ontario	Extra-Provincial	Total	Ontario	Extra-Provincial	Total	Ontario	Extra-Provincial	Total	Ontario	Extra-Provincial	Total
Life	3	8	11	....	....	....	....	....	....	3	8	11
Fraternal	7	....	7	....	....	....	....	1	1	6	....	6
Other than Life	22	6	28	....	....	....	....	1	1	24	5	29
Farm Mutuals	53	....	53	....	....	....	....	....	....	53	....	53
Mut. Ben. Socs	57	....	57	....	....	....	2	....	2	55	....	55
Totals	142	14	156	....	....	....	2	2	4	141	13	154

FEDERAL AND FOREIGN COMPANIES

134 Life companies
224 Casualty companies
6 Companies writing both Life and Casualty
38 Fraternal societies

For a complete listing of additions and withdrawals, please refer to pages xxxix and xl.

Agents, Brokers and Adjusters

During 1976, the following licences were issued:

Life insurance agents	14,731
Non-life insurance agents	10,137
Adjusters	1,141
	26,009

Included in the total of life insurance agents licensed are 709 dual licensed agents. These are agents who are also registered under the Ontario Securities Act to act as salesmen for mutual funds.

During the year one insurance agent was reprimanded where, after investigation, it appeared that he falsely composed a letter of authority confirming that an institution had requested his agency to provide a quotation from a particular insurer.

During the year after investigation and a hearing, the following licences were revoked or conditions attached thereto:

(1) *Alexander P. Cosens—February 18, 1976*
The agent sold Other than Life Insurance policies when he was not licensed to do so. He issued binders and temporary liability certificates without submitting applications for insurance. Policy numbers for non-existent policies were issued in his clients names and from whom he had received premium payments.
Held: An application for Other than Life licence in the future would be acceptable subject to terms and conditions: that the applicant may only be licensed as a salesman, agent or sub-agent in the employ and under the supervision of a well-established agency for a minimum period of 12 months under a written contract and all records and accounts will be maintained at the latter's place of business.

(2) *John A. Rufrano and the Rufrano Insurance Agency Ltd. March 18, 1976*
The agent provided insurance coverage for clients and failed, in some cases, to forward premiums or applications for insurance coverage to insurers and, in some cases, issued liability certificates without having

authority to do so. Furthermore, he acted and held himself out as an insurance agent without being licensed as such.
Held: The existing insurance licences held by John A. Rufrano and the Rugrano Insurance Agency Ltd, were suspended for a period of at least 3 years from the 26th, February 1976.

(3) *Gordon James Heltcher and the Gordon Heltcher Insurance Agency Ltd.—July 21, 1976*
The agent received trust money as premiums for contracts of insurance on or about July 1975 and applied the premiums for purposes other than paying them over to the insurers. Some of his customers were under the impression that they were insured where no policies materialized and some of whom have had claims.
Held: Applications for renewal of Life and Other than Life Insurance agent's licence were refused on a permanent basis.

(4) *Darryl E. Barnes—December 7, 1976*
The agent, while licensed as an insurance agent failed to devote his full time to that occupation by carrying on the other business of an investment counsellor. He also fraudulently persuaded a client to pay over money to him on the pretence that he was loaning same to third parties on her behalf.
Held: Application for Licence was refused.

(5) *Jean-Pierre Groux—December 21, 1976*
The agent altered, without authority, the cash surrender values of three registered deferred retirement annuities on the lives of his clients.
Held: All insurance licences suspended for one year commencing on the 25th of January, 1977.

Investment Contract Company Salesmen

There were 494 salesmen registered in 1976.

Prepaid Medical Associations

Six Associations are now registered, while a further three are no longer offering para-medical, hospital or drug coverages and have therefore been classed as "designated" associations pursuant to Section 9 (3) of The Prepaid Hospital and Medical Services Act.

LEGISLATION

During the year 1976, the following amendments were made to the legislation.

Bill 155

This Bill was passed in 1976, and came into force on January 1, 1977. The Bill increases the minimum required coverage for third party liability automobile insurance contracts from $50,000 to $100,000.

The Motor Vehicle Accident Claims Act

Bill 156

This Bill was passed in 1976, and came into force on January 1, 1977. The Bill increases the maximum amount payable by the Fund from $50,000 to $100,000.

Ontario Regulation 951/76

This Regulation became effective on December 1, 1976, and increases the fee payable by drivers of uninsured automobiles from $60 to $100.

Guidelines

Over the years the Superintendent of Insurance has issued guidelines to licensees respecting the conduct of the business of insurance in Ontario. The purpose of these guidelines is to give some direction or instruction to insurers mainly with respect to new developments in the insurance industry. In many cases guidelines, as experience indicates and as matters develop, become Regulations or part of the Statutes. These guidelines are as follows:

(1) A guideline was issued on June 27, 1968, to all insurers transacting creditors group life insurance or creditors group accident and sickness insurance in Ontario in connection with premium rebating and overcharging of insurance premiums by certain automobile dealers in the Province of Ontario. This guideline is still in effect and I would emphasize that the guideline is applicable to all creditors group insurance sold in Ontario.

(2) A guideline with respect to the marketing of automobile policies and synthetic fleets was issued on August 1, 1969. The guideline arises out of the efforts of some automobile insurers to market automobile insurance on a mass merchandising basis. This guideline is still in effect.

(3) A guideline was issued on February 22, 1972, to all insurers transacting automobile insurance in Ontario in connection with the limitation on bringing action. The guideline arose out of investigations conducted in the Office based upon complaints by members of the public not represented by legal counsel having their claims against insurers prescribed by reason of the expiration of the one-year limitation period for bringing actions under The Insurance Act and The Highway Traffic Act of Ontario.

(4) A guideline was issued on April 24, 1972, arising out of the decision in the Supreme Court of Ontario concerning Hill *vs.* The Lumbermens Mutual Insurance Company. The guideline deals with a member of the insuring public who was denied coverage under the comprehensive personal liability part of a fire insurance policy. It deals with the case where listed property was not shown on the contract and suggests a method of proceeding whereby a standard of care will be taken by insurers and agents to ensure that all such properties are, in fact, covered.

(5) A guideline was issued on November 21, 1972, to all insurers transacting automobile insurance in Ontario in connection with the mandatory automobile accident benefit coverage provided under Schedule E to

The Insurance Act. This guideline arose out of several instances reported to me of insurers failing to provide their insureds, or policy claimants, with the necessary information in order to make a claim for these benefits.

(6) A guideline was issued on January 22, 1973, to all proprietor insurance adjusters resulting from disciplinary action I found necessary to take against two proprietors of an adjusting firm for their conduct in connection with the settlement of a claim to the extent that one proprietor's licence was suspended and the other reprimanded and his licence continued only on a conditional basis. The guideline summarizes the effect of the findings of my Advisory Board with respect to the duties and role of adjusters and re-affirms the principles and ethics applicable to the licensing of adjusters in Ontario.

(7) A guideline respecting the mass advertising of life, accident and sickness insurance, as amended and adopted at the April, 1973, Conference of the Superintendents of all Provinces of Canada, was issued on May 15, 1973. This guideline, as amended, is based upon an interpretation of Section 388 of The Insurance Act dealing with unfair and deceptive acts on practices in the business of insurance. Its essential purpose is to assure truthful and adequate disclosure in all advertisements and related literature used in the mass solicitation of life, accident and sickness insurance by the establishment of and adherence to certain minimum standards of conduct in such mass advertising. This amended guideline replaces the original guideline on this subject which was issued on February 28, 1972, and was published in my annual report for the year 1972.

(8) A guideline was issued on May 25, 1973, to all insurers transacting automobile insurance in Canada dealing with removal of the statutory condition in the standard automobile policies with respect to driving under the influence of intoxicating liquor or drugs, as a result of legislation recommended in this regard for enactment in all the common law provinces of Canada, subject to proclamation.

(9) Arising for the subsequent proclamation, naming September 1, 1973, as the effective date of the legislation referred to in Item (8) above, a supplementary guideline was issued on July 16, 1973, drawing the attention of automobile insurers to this amendment deleting part of the automobile statutory condition dealing with driving an automobile while under the influence of intoxicating liquors or drugs and consequent amendment of the standard automobile policy form, effective September 1, 1973.

(10) A guideline was issued on August 28, 1973, to all fraternal societies licensed in Ontario, drawing attention to the effect of the passing into law of The Corporations Tax Amendment Act 1972, which now requires all such societies to pay premium tax with respect to contracts entered into by them after January 1, 1974.

(11) A guideline was issued on November 30, 1973, to all insurers in Ontario transacting creditors group life insurance and/or creditors group accident and sickness insurance with respect to every contract of creditors group insurance, setting forth requirements to be observed for the purpose of providing a basis for the sound underwriting and marketing of such insurance consistent with the overall interest of the insured debtor. I found the guideline necessary as a result of a selective survey of certain

types of these contracts by my Office which showed that a number of improper and undesirable practices had become prevalent in the industry. This guideline amplifies and restates the purpose of my original guideline on the subject issued on June 27, 1968, which remains in effect and has been published in my annual report for the year 1972.

(12) A supplementary guideline on creditors group insurance was issued on April 16, 1974, following a review of certain practical and transitional problems arising from implementation of the requirements under my aforesaid guideline of November 30, 1973. The purpose of the supplementary guideline is to provide certain clarifications in connection with some of these matters.

(13) A guideline was issued on February 24, 1975, to all insurers transacting automobile insurance in Ontario concerning actions taken by insurers in the name of the insured with respect to a subrogated interest. The guideline stresses the importance of the insurer's checking with the insured as to his interests in the matter so that the insured may not be denied the right of recovery with respect to his personal interests.

(14) Another supplementary guideline on creditors group insurance was issued on May 17, 1976, in furtherance of the guideline dated November 30, 1973, establishing minimum loss ratios with respect to all contracts of creditors group insurance.

(15) A guideline was issued on October 7, 1976, to all insurers other than life insurers concerning the licensing of insurance agents. The guideline deals generally with the insurer's responsibilities with respect to the renewal of licenses by their agencies and the acceptance of business by insurers from unlicensed agents.

Further information concerning the Guidelines is available on request from the Office of the Superintendent of Insurance, 6th Floor, 555 Yonge Street, Toronto, Ontario.

Information Counselling Service

In 1975, the Policy Service Officers in my Office received 1609 written enquiries or complaints and innumerable telephone enquiries. Automobile insurance problems generated forty-five per cent of these queries. While this counselling service does reviews of rating and underwriting problems, the majority of complaints concern settlement of claims.

Most of the public are uncertain as to the responsibility of their insurers in the recovery of Collision deductibles and substitute vehicle rental accounts. This is an area where greater communication is essential between agents, adjusters and the insuring public.

Life Insurance enquiries often reveal that the policyholder did not fully understand the policy he purchased. More adequate disclosure at the time of sale of the cost of the protection to the policyholders would eliminate many life insurance problems.

Investigation Unit

The purpose of this unit is to investigate non-compliance by licensees and others of the requirements of the Acts administered by this Office. The unit also maintains a liaison with other enforcement agencies on a national and international basis.

During the year a total of 96 investigations were initiated. Twenty-two investigations were carried over from 1975. The position of these investigations is as follows:

Court action	11
Administrative hearings	8
Licence terminations	21
Cautions	5
Cease and Desist orders	3
Unfounded	42
Still under investigation	14

Personnel

The total complement of the Division, at 31 December, 1976, was 162, which included:

Cemeteries Branch	11
Credit Unions Branch	32
Motor Vehicles Accident Claims Fund	59

Association of Superintendents of Insurance

The Fifty-ninth Annual Conference of the Association of Superintendents of Insurance of the Provinces of Canada was held in Halifax, Nova Scotia, in September, 1976. Approximately 300 members of the insurance fraternity and their legal representatives attended.

The following officers of the Association were elected for the year 1976-77:

President: J. O. Darwish, Superintendent of Insurance, Alberta.

Vice-President: Roger A. Camaraire, Superintendent of Insurance, Quebec.

Secretary: M. A. Thompson, Superintendent of Insurance, Ontario.

The 1977 Conference will be held at the Charlottetown Hotel, Charlottetown, P.E.I. September 19th to 23rd, 1977.

Toronto, Ontario
September 1, 1976

M. A. Thompson, Q.C.,
Superintendent of Insurance

LICENCE REGISTER

LICENCE REGISTER

For the purpose of this record insurers classified, by Section 23 of *The Insurance Act*, as 1. and 2. (except Farmers' Mutual Fire Companies), 3., 6., 7. and 9. are grouped together alphabetically. Part of class 2., dealing with Farmers' Mutual Fire Companies, and classes 4., 5. and 8. are separately listed, alphabetically. (As of September 1, 1977.)

LICENSED INSURERS

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
A	
Abbey Life Insurance Company of Canada, 3027 Harvester Road, Burlington, Ontario L7N 3G9 W. D. Millar, Chief Agent	Life, Accident and Sickness.
Abstainers' Insurance Company, 3228 South Service Road, Burlington, Ontario L7N 3H8 C. A. Blair, Chief Agent	Fire, Accident, Automobile, Employers' Liability, Inland Transportation, Plate Glass, Property Damage, Public Liability and Theft.
The Acadia Life Insurance Company, 439 University Avenue, Toronto, Ontario M5W 1B6 S. H. Cooper, Chief Agent	Life.
Aeterna-Life, Insurance Company (Aeterna-Vie, Compagnie d'Assurance), 11 King Street West, Suite 1110, Toronto, Ontario H. S. Day, Chief Agent	Life, Accident and Sickness.
Aetna Casualty Company of Canada, 20 Toronto Street, Toronto, Ontario M5C 2C4 H. G. Martin, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Guarantee, Inland Transportation, Plate Glass, Property Damage, Sickness and Theft.
The Aetna Casualty and Surety Company, 20 Toronto Street, Toronto, Ontario M5C 2C4 H. G. Martin, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Theft and Workmen's Compensation.
Aetna Insurance Company, 2300 Yonge Street, Suite 2900, Toronto, Ontario M4P 2X3 F. Adams, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
Aetna Life Insurance Company, Room 600, 20 Toronto Street, Toronto, Ontario M5C 2C4 D. F. Duncan, Chief Agent	Life, Accident and Sickness.
Affiliated F M Insurance Company, Suite 1201, Manulife Centre, 55 Bloor Street West, Toronto, Ontario M4W 3K2 Robert I. McNicol, Chief Agent	Property, Automobile, Boiler and Machinery, Fidelity, Liability and Surety.
The Albion Insurance Company of Canada, Toronto Dominion Centre, P.O. Box 144, Toronto, Ontario M5K 1M9 J. R. Lowrie, Chief Agent	Fire, Accident, Automobile and Public Liability.
Allendale Mutual Insurance Company, Suite 1201, Manulife Centre, 55 Bloor Street West, Toronto, Ontario M4W 3K2 R. I. McNicol, Chief Agent	Property, Boiler and Machinery.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Alliance Mutual Life Insurance Company, 160 Elgin Street, Ottawa, Ontario K2P 2C4 Robert Chevrier, Chief Agent	Life, Accident and Sickness.
Allianz Insurance Company c/o McLean, Lyons & Kerr, 372 Bay Street, 10th Floor, Toronto, Ontario M5H 2X5 W. E. McLean, Q.C., Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine Property and Surety.
Allstate Insurance Company, 255 Consumers Road, Willowdale, Ontario M2J 1R3 Gerald J. Fournier, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Theft and Workmen's Compensation.
Allstate Insurance Company of Canada, 255 Consumers Road, Willowdale, Ontario M2J 1R3 Gerald J. Fournier, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Theft and Workmen's Compensation.
Allstate Life Insurance Company, 255 Consumers Road, Willowdale, Ontario M2J 1R3 Gerald J. Fournier, Chief Agent	Life, Accident and Sickness.
Allstate Life Insurance Company of Canada, 255 Consumers Road, Willowdale, Ontario M2J 1R3 Gerald J. Fournier, Chief Agent	Life, Accident and Sickness.
Alpina Insurance Company, Limited, 188 University Avenue, Toronto, Ontario M5H 3C3 R. N. Mackintosh, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability and Theft.
American Bankers Insurance Company of Florida, 124 Merton Street, Toronto, Ontario M4S 2Z2 W. R. Adams, Chief Agent	Accident and Sickness, Automobile, Liability and Property.
American Bankers Life Assurance Company of Florida, 124 Merton Street, Toronto, Ontario M4S 2Z2 W. R. Adams, Chief Agent	Life, Accident and Sickness.
American Credit Indemnity Company of New York, Suite 1008, 797 Don Mills Road, Don Mills, Ontario M. C. Caza, Chief Agent	Credit.
American Health and Life Insurance Company, 500 University Avenue, 5th Floor, Toronto, Ontario M5G 1W1 G. E. Goodchild, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
American Home Assurance Company, 145 King Street West, Suite 1616, Toronto, Ontario M5H 3J7 James E. Smith, Chief Agent	Property, Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability and Surety.
The American Insurance Company, 350 Bloor Street East, P.O. Box 4060, Station "A", Toronto, Ontario M5W 1L9 W. R. Atkinson, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather.
American Mutual Liability Insurance Company, 4195 Dundas Street West, Toronto, Ontario M8X 1X5 W. S. Utter, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery (excluding machinery), Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness and Theft.
American National Fire Insurance Company, 60 Yonge Street, Toronto, Ontario M5E 1H6 C. J. La Barge, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Hail, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability and Theft.
American National Insurance Company, P.O. Box 262, Royal Trust Tower, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9 A. F. Sellers, Chief Agent	Life, Accident and Sickness.
American Re-Insurance Company, 20 Toronto Street, Toronto, Ontario M5C 2B8 R. G. Webber, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Credit, Guarantee, Hail, Inland Transportation, Live Stock, Plate Glass, Property Damage, Sickness and Theft.
American Reserve Insurance Company, 200 Queens Avenue, London, Ontario N6A 1J3 E. O. Shieck, Chief Agent	Property and Automobile.
The American Road Insurance Company, 797 Don Mills Road, Don Mills, Ontario M3C 2S9 K. R. Dill, Chief Agent	Fire (limited to Personal Property), Automobile, excluding insurance against liability for loss or damage to persons or property caused by an automobile or the use or operation thereof, Credit, Inland Transportation (limited to Personal Property), Property Damage and Theft (limited to Personal Property).
American United Life Insurance Company, 372 Bay Street, Toronto, Ontario M5H 2X5 Wilson E. McLean, Chief Agent	Life (limited to contracts of reinsurance).
Anglo Canada General Insurance Company, 200 Queens Avenue, Suite 704, London, Ontario N6A 1J3 E. O. Shieck, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Theft and Weather.
Argonaut Insurance Company, 110 Adelaide Street West, Toronto, Ontario D. H. Atkins, Chief Agent	Aircraft, Automobile, Fidelity, Liability, Marine, Property and Surety.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Arkwright-Boston Manufacturers Mutual Insurance Company, Suite 1201, Manulife Centre, 55 Bloor Street West, Toronto, Ontario M4W 3K2 R. I. McNichol, Chief Agent	Property, Boiler and Machinery.
The Artisans, Life Insurance Cooperative Society (Les Artisans, Société Coopérative d'Assurance-Vie), 234 Chemin Montréal, Villeray, Ontario K1L 6C6 M. P. Lamont, Chief Agent	Life, Accident and Sickness.
Assumption Mutual Life Insurance Company, (Assomption Compagnie Mutuelle d'Assurance-Vie), 2365 Promenade Georgina, Ottawa, Ontario Hon. Louis J. Robichaud, Chief Agent	Life, Accident and Sickness.
L' Assurance-Vie Desjardins, 97 Beachwood Avenue, Ottawa, Ontario J. L'Heureux, Chief Agent	Life, Accident and Sickness.
Atlantic Mutual Life Assurance Company, Suite 3105, Toronto-Dominion Tower, P.O. Box 60, Toronto, Ontario Meredith Fleming, Chief Agent	Life, Accident and Sickness.
Aviation & General Insurance Company, Limited, 25 Adelaide Street West, Toronto, Ontario T. N. Johnson, Chief Agent	Accident, Aircraft, Employers' Liability, and Public Liability.
B	
Balboa Insurance Company, 201 Queens Avenue, London, Ontario N6A 1J1 A. D. Murray, Chief Agent	Fire, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability and Theft.
The Baloise Insurance Company Limited, Suite 214, 40 University Avenue, Toronto, Ontario M5J 1T1 A. U. Lind, Chief Agent	Inland Transportation and Marine.
Baltica-Scandinavia Insurance Co. of Canada, (La Companie d'Assurance Baltica-Scandinavia du Canada), 111 Richmond Sreet West, Suite 1012, Toronto, Ontario M5H 2G4 Paul E. Lindblad, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Bankers Life and Casualty Company, Box 67, 105 Main Street East, Hamilton, Ontario C. S. Hyslop, Chief Agent	Life Insurance, limited to business arising under group policies issued to policyholders in the United States and to the business of reinsurance, and Accident and Sickness.
Bankers Life Company, 372 Bay Street, Toronto, Ontario M5H 2X5 W. E. McLean, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The Bay City General Insurance Company, 786 King Street East, Hamilton, Ontario L8N 3S3 J. C. Stradwick, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers 'Liability, Guarantee, Hail, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Theft, and Workmen's Compensation.
The Bee Fire, Hail, Accident and General Insurance Company, 188 University Avenue, Toronto, Ontario M5H 3C3 S. Gordon, Chief Agent	Life, Property, Accident and Sickness, Aircraft, Automobile, Fidelity, Liability, Marine and Surety (limited to the business of reinsurance).
The Boiler Inspection and Insurance Company of Canada, 8 King Street East, Toronto, Ontario M5C 1B5 T. Fred Cartwright, Chief Agent	Fire, Boiler and Machinery (limited to damage to property and liability for damage to the property or person of others, caused by the breakdown of any electrical machinery), Employers' Liability, Inland Transportation (limited to Personal Property), Property Damage, Public Liability and Theft (limited to Personal Property).
The British Aviation Insurance Company, Limited, 240 Eglinton Avenue East, Toronto, Ontario M4P 1K8 J. A. Redwood, Chief Agent	Accident, Aircraft, Employers' Liability, Inland Transportation, Public Liability and Workmen's Compensation.
British Economic Insurance Company Limited, c/o Innes Management and Consultants Limited, Suite 509, 55 Yonge Street, Toronto, Ontario M5E 1J4 Hector C. G. Innes, Chief Agent	Fire, Boiler and Machinery (excluding Machinery), Inland Transportation (limited to Personal Property), Property Damage and Theft (limited to Personal Property) (as a discontinuing company).
British Pacific Life Insurance Company, 390 Bay Street, Toronto, Ontario M5H 2Y2 Carl Keyfetz, Q.C., Chief Agent	Life, Accident and Sickness.
Buffalo Insurance Company, P.O. Box 30, Toronto-Dominion Centre, Toronto, Ontario M5K 1C1 F. Douglas Gibson, Q.C., Chief Agent	Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety Insurance.
Business Men's Assurance Company of America, 330 University Avenue, Toronto, Ontario M5G 1R8 D. A. Bryan, Chief Agent	Life, Accident and Sickness (limited to contracts of reinsurance).
C	
Calvert Fire Insurance Company, 500 University Avenue, 5th Floor, Toronto, Ontario M5G 1W1 Graham E. Goodchild, Chief Agent	Fire (limited to Personal Property), Automobile, Credit, Inland Transportation, Public Liability, Property Damage and Theft (limited to Personal Property).
The Canada Accident and Fire Assurance Company, Commercial Union Tower, P.O. Box 441, Toronto-Dominion Centre, Toronto, Ontario M5K 1L9 F. A. Saville, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
The Canada Life Assurance Company, 330 University Avenue, Toronto, Ontario M5G 1R8 E. H. Crawford, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Canada Security Assurance Company, 60 Yonge Street, Toronto, Ontario M5E 1H5 J. Campbell, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Guarantee, Hail, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation (as a discontinuing company).
The Canadian Commerce Insurance Company, 111 Avenue Road, Suite 300, Toronto, Ontario M5R 3K3 R. F. Rush, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Inland Transportation, Plate Glass, Property Damage, Public Liability, and Theft.
Canadian General Insurance Company, 170 University Avenue, Toronto, Ontario M5W 1K4 R. E. Bethell, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Live Stock, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
Canadian General Life Insurance Company, #1202 Terminal Towers, 105 Main Street East, Hamilton, Ontario Charles P. Flood, Chief Agent	Life, Accident and Sickness.
Canadian Home Assurance Company, 11 Adelaide Street West, Toronto, Ontario Bruce Lawson, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability and Theft.
The Canadian Indemnity Company, 85 Richmond Street West, Toronto, Ontario M5H 2E4 L. V. Whitman, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
The Canadian Mercantile Insurance Company, Suite 2400, Commerce Court West, Toronto, Ontario M5L 1A8 J. A. Campbell, Q.C., Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
The Canadian Millers' Mutual Fire Insurance Company, 1358 Weber Street East, Kitchener, Ontario N2A 1C4 Alan Wilson, Chief Agent	Automobile, Boiler and Machinery, Credit, Hail, Liability and Property.
Canadian Pioneer Insurance Company, 357 Bay Street, Toronto, Ontario M5H 2T9 J. Burns, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Canadian Premier Life Insurance Company, 110 Yonge Street, Toronto, Ontario M5C 1V2 Robert Law, Chief Agent, Blackwell, Law, Treadgold & Armstrong	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The Canadian Provincial Insurance Company, 111 Avenue Road, Suite 300, Toronto, Ontario M5R 3K3 R. F. Rush, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Inland Transportation, Plate Glass, Property Damage, Public Liability and Theft.
Canadian Reassurance Company, 95 St. Clair Avenue West, Toronto, Ontario M4V 1N6 M. Sales, Chief Agent	Life, Accident and Sickness (limited to contracts of reinsurance).
Canadian Reinsurance Company, 95 St. Clair Avenue West, Toronto, Ontario M4V 1N9 R. F. Clark, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Mortgage, Property, Surety and Workmen's Compensation (limited to contracts of reinsurance).
The Canadian Surety Company, 2180 Yonge Street, 7th Floor, Toronto, Ontario M4S 2C2 J. Robertson, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather.
Canadian Universal Insurance Company Limited, (La Compagnie d'Assurance Canadienne Universelle Limitée), Royal Bank Building, 200 University Avenue, Toronto, Ontario John A. Orr, Chief Agent	Accident and Sickness, Aircraft, Automobile, Fidelity, Hail, Liability, Marine, Property and Surety.
Canners Exchange Subscribers at Warner Inter-Insurance Bureau, 120 Bloor Street East, Toronto, Ontario M4W 1B7 Ian C. White, Chief Agent	Fire.
The Capitol Life Insurance Company, 372 Bay Street, Toronto, Ontario M5H 2X5 W. E. McLean, Chief Agent	Life, Accident and Sickness.
The Casualty Company of Canada, 165 University Avenue, Toronto, Ontario M5H 3B9 K. G. Hutchison, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather.
Centennial Insurance Company, 85 Richmond Street West, Toronto, Ontario Graham Dutton, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability and Theft.
Central Mutual Insurance Company, 20 Woodglen Road, Scarborough, Ontario Sydney Barlow, Chief Agent	Automobile, Fidelity, Liability, Property and Surety (as a discontinuing company).

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The Century Insurance Company of Canada, 439 University Avenue, Toronto, Ontario M5G 1Y8 J. B. Murch, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Credit, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage, Theft and Weather.
Charter National Life Insurance Company, Box 38, Toronto-Dominion Centre, Toronto, Ontario M5K 1C7 James G. Torrance, Q.C., Chief Agent	Life, Accident and Sickness.
Chateau Insurance Company (Chateau Compagnie d'Assurance), 2300 Yonge Street, Suite 2900, Toronto, Ontario M4P 2X3 P. A. Bradbury, Chief Agent	Aircraft, Automobile, Boiler and Machinery, Hail, Fidelity, Liability, Property, Surety, Accident and Sickness.
Chicago Title Insurance Company, 372 Bay Street, Toronto, Ontario M5H 2X5 W. E. McLean, Chief Agent	Title (provided, however, that no policy of title insurance shall be issued unless the insurer has first obtained a concurrent certificate of title to the property to be insured from a solicitor then entitled to practise in the Province of Ontario and who is not at that time in the employ of the insurer).
Chrysler Insurance Company, Suite 201, Plaza One, Meadowvale Corporate Centre, 2000 Argentia Road, Mississauga, Ontario L5N 1P7 M. R. Lacoursière, Chief Agent	Accident and Sickness, Automobile, Liability and Property.
Chrysler Life Insurance Company of Canada (Chrysler Compagnie d'Assurance Vie du Canada), Plaza One, Suite 201, 2000 Argentia Road, Mississauga, Ontario L5N 1P7 G. G. Sampson, Chief Agent	Life, Accident and Sickness.
CNA Assurance Company, 160 Bloor Street East, Toronto, Ontario J. E. Stephens, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety.
College Retirement Equities Fund, 165 University Avenue, Toronto, Ontario M5H 3C2 John T. DesBrisay, Q.C., Chief Agent	Life.
Cologne Life Reinsurance Company, 188 University Avenue, Suite 310, Toronto, Ontario M5H 3C5 Dr. Joachim Trabandt, Chief Agent	Life, Accident and Sickness (limited to the business of reinsurance).
Colonia Life Insurance Company (Colonia Compagnie d'Assurance-Vie), 188 University Avenue, Toronto, Ontario M5H 3C5 Dr. J. K. W. Trabant, Chief Agent	Life, Accident and Sickness.
Combined Insurance Company of America, 980 Yonge Street, Toronto, Ontario M4W 2J9 James F. Ramsey, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Commerce and Industry Insurance Company, 145 King Street West, Toronto, Ontario M5H 3J7 James E. Smith, Chief Agent	Liability and Property (as a discontinuing company).
Commerce and Industry Insurance Company of Canada, 145 King Street West, Toronto, Ontario M5H 3J7 James E. Smith, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Credit, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather.
The Commerce General Insurance Company, Suite 2400, Commerce Court West, Toronto, Ontario M5L 1A8 J. A. Campbell, Q.C., Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
The Commercial Life Assurance Company of Canada, 1303 Yonge Street, Toronto, Ontario W. L. Williams, Chief Agent	Life.
Commercial Travelers Mutual Insurance Company, 299 Waverley Street, Ottawa, Ontario G. M. Welsh, Chief Agent	Accident and Sickness.
Commercial Union Assurance Company of Canada (La Compagnie d'Assurance Union Commerciale du Canada), P.O. Box 441, Toronto-Dominion Centre, Toronto. Ontario M5K 1L9 F. A. Saville, Chief Agent	Property, Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, and Surety Insurance.
Commercial Union Assurance Company, Limited, P.O. Box 441, Toronto-Dominion Centre, Toronto, Ontario F. A. Saville, Chief Agent	Life, Accident and Sickness, Aircraft, Property, Marine.
Commonwealth Insurance Company, 250 University Avenue, Toronto, Ontario B. V. Elliot, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability and Theft.
La Compagnie d'assurance sur la vie La Sauvegarde (The Safeguard Life Assurance Company), 44 Grange Street, Welland, Ontario F. Lalonde, Chief Agent	Life, Accident and Sickness.
Confederation Life Insurance Company, 321 Bloor Street East, Toronto, Ontario M4W 1H1 J. A. Rhind, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Connecticut General Life Insurance Company, 372 Bay Street, Toronto, Ontario M5H 2X5 W. E. McLean, Chief Agent	Life, Accident and Sickness.
Consolidated Fire and Casualty Insurance Company, 350 Bloor Street East, Toronto, Ontario M5W 1L9 W. R. Atkinson, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Ocean Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
Constellation Life Assurance Company of Canada, 55 Yonge Street, Suite 1101, Toronto, Ontario M5E 1J6 D. F. Eustace, Chief Agent	Life, Accident and Sickness.
Constitution Insurance Company of Canada, 500 University Avenue, 4th Floor, Toronto, Ontario M5G 1V9 T. Child, Chief Agent	Accident and Sickness, Automobile, Liability, Property and Surety.
Continental Assurance Company, 110 Yonge Street, Toronto, Ontario M5C 1V2 R. Law, Chief Agent	Life, Accident and Sickness.
Continental Casualty Company, 160 Bloor Street East, Toronto, Ontario J. E. Stephens, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Guarantee, Hail, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness and Theft.
The Continental Insurance Company, P.O. Box 4024, Station "A", Toronto, Ontario M5W 1K1 W. G. Pendergast, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property and Surety.
The Contingency Insurance Company Limited, 786 King Street East, Hamilton, Ontario L8N 3S3 John Conway Stradwick, Jr., Chief Agent	Fire, Accident, Boiler and Machinery (excluding Machinery), Inland Transportation, Plate Glass, Property Damage and Theft.
Co-Operative Fire and Casualty Company, 4597 Kingston Road, West Hill, Ontario M1E 2P3 W. W. Kendall, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
Co-Operative Life Insurance Company, 4597 Kingston Road, West Hill, Ontario M1E 2P3 W. W. Kendall, Chief Agent	Life.
Co-Operators Insurance Association, Priory Square, Guelph, Ontario N1H 6P8 T. Haalboom, Chief Agent	Fire, Accident, Aircraft, Automobile, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Theft and Weather.

LICENCE REGISTER (Cont'd)

LICENSED INSURES (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Co-Operators Life Insurance Association, Priory Square, Guelph, Ontario N1H 6P8 T. Haalboom, Chief Agent	Life, Accident and Sickness.
Cornhill Insurance Company, Limited, 111 Avenue Road, Suite 300, Toronto, Ontario M5R 3K3 R. F. Rush, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage, Theft and Weather.
Coronation Insurance Company, Limited, 181 Bay Street, Toronto, Ontario M5J 1K6 Th. Burnard, Chief Agent	Accident, Aircraft, Automobile, Fidelity, Hail, Public Liability, Property and Surety Insurance.
The Credit Life Insurance Company, Box 262, Royal Trust Tower, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9 A. F. Sellers, Chief Agent	Life, Accident and Sickness.
Crown Life Insurance Company, 120 Bloor Street East, Toronto. Ontario M4W 1B8 R. C. Dowsett, Chief Agent	Life, Accident and Sickness.
Cumis Insurance Society, Inc., Box 65, Hamilton, Ontario L8N 3B2 J. L. Lanctot, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Guarantee, Inland Transportation, Plate Glass, Property Damage, Sickness and Theft.
Cumis Life Insurance Company, (La Compagnie d'Assurance-Vie Cumis), 151 North Service Road, Burlington, Ontario L7R 4C2 J. C. Lanctot, Chief Agent	Life, Accident and Sickness to the extent authorized by its instrument of incorporation).
Cuna Mutual Insurance Society (La Société d'Assurance Cuna Mutuelle), P.O. Box 65, Hamilton, Ontario L8N 3B2 J. L. Lanctot, Chief Agent	Life, Accident and Sickness Insurance (limited to the writing of insurance on the lives of members of credit unions).
D	
The Dominion Insurance Corporation, P.O. Box 4024, Station "A", Toronto, Ontario M5W 1K1 W. G. Pendergast, Chief Agent	Property, Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine and Surety.
The Dominion Life Assurance Company, 111 Westmount Road, Waterloo, Ontario N2J 4C6 J. S. Acheson, Chief Agent	Life, Accident and Sickness.
The Dominion of Canada General Insurance Company, 165 University Avenue. Toronto, Ontario M5H 3B9 K. G. Hutchison, Chief Agent	Life (excluding insurance on the participating plan), Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation. Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather.

LICENCE REGISTER (Cont'd)

LICENSED INSURES (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The Drake Insurance Company Limited, 44 Victoria Street, Suite 703, Toronto, Ontario M5C 1L2 J. E. Plumb, Chief Agent	Marine.
E	
Eagle Star Insurance Company Limited, Suite 201, 180 Bloor Street West, Toronto, Ontario M5S 2V6 M. P. Greening, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Eaton Insurance Company, 1235 Bay Street, Toronto, Ontario, M5R 3L4 A. G. Weaver, Chief Agent	Accident and Sickness, Automobile, Fidelity, Liability, Property and Surety.
Eaton Life Assurance Company, 1235 Bay Street, Toronto, Ontario M5R 3L4 A. G. Weaver, Chief Agent	Life, Accident and Sickness.
Ecclesiastical Insurance Office, Limited, 123 Eglinton Avenue East, Toronto, Ontario M4P 1J3 P. C. Mangin, Chief Agent	Liability and Property.
The Economical Mutual Insurance Company, 10 Duke Street West, P.O. Box 700, Kitchener, Ontario N2G 4C1 J. A. Vila, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Theft, Weather and Workmen's Compensation.
L'Economie Mutuelle d'Assurance, Room 702, 100 Sparks Street, Ottawa, Ontario A. Giroux, Chief Agent	Life, Accident and Sickness.
Elite Insurance Company, 200 University Avenue, Suite 400, Toronto, Ontario M5H 2K4 J. Macdonald, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability and Theft.
Emmco Insurance Company, 45 Sheppard Avenue East, Willowdale, Ontario M2N 5W9 Don E. Wilson, Chief Agent	Accident and Sickness, Aircraft, Automobile, Liability and Property.
The Empire Life Insurance Company, (L'Empire, Compagnie d'Assurance-Vie), 243 King Street East, Kingston, Ontario K7L 4Y4 J. S. Wason. Chief Agent	Life, Accident and Sickness.
Employers Mutual Liability Insurance Company of Wisconsin, PO. Box 25, 55 University Avenue, Suite 400, Toronto, Ontario M5J 2H7 J. B. Harrison, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness and Theft.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Employers Reinsurance Corporation, 199 Bay Street, Toronto, Ontario M5J 1L4 J. L. Beamish, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Liability, Marine, Property and Surety.
English & American Insurance Company, Limited, 48 Yonge Street, Toronto, Ontario M5E 1G6 I. B. Manley, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Theft and Workmen's Compensation.
The Equitable Life Assurance Society of the United States, 4 King Street West, Toronto, Ontario M5H 1B9 E. J. M. Huycke, Chief Agent	Life, Accident and Sickness.
The Equitable Life Insurance Company of Canada, One Westmount Road North, Waterloo, Ontario N2J 4C7 T. R. Suttie, Chief Agent	Life, Accident and Sickness.
The Excelsior Life Insurance Company, (L'Excelsior, Compagnie d'Assurance-Vie), 20 Toronto Street, Toronto, Ontario M5C 2C4 G. N. Farquhar, Chief Agent	Life, Accident and Sickness.
F	
Family Life Assurance Company, (La Familiale, Companie d'Assurance-Vie), c/o McMillan Binch, Royal Bank Building, 20 King St. West, Toronto, Ontario M5H 1C8, David Butler, Chief Agent	Life.
Federal Fire Insurance Company of Canada, P.O. Box 4060, Station "A", 350 Bloor Street East, Toronto, Ontario M5W 1L9 W. R. Atkinson, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
Federal Insurance Company, Suite 1200, York Centre, 145 King Street West, Toronto. Ontario M5H 3L2 P. B. Smith, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage, Theft and Weather.
Federal Life and Casualty Company, 161 Eglinton Avenue East, Suite 702, Toronto, Ontario M4P 1J7 J. N. Drouin, Chief Agent	Life, Accident and Sickness.
Federated Life Insurance Company, 372 Bay Street, Toronto, Ontario M5H 2X5 W. E. McLean, Chief Agent, c/o McLean, Lyons & Kerr	Life, Accident and Sickness.
Federated Mutual Insurance Company, 372 Bay Street, Toronto, Ontario M5H 2X5 W. E. McLean, Chief Agent, c/o McLean, Lyons & Kerr	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Federation Insurance Company of Canada, 180 Dundas Street West, Suite 309, Toronto, Ontario M5G 1Z8 A Napper, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Guarantee, Hail, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Theft and Weather.
Fidelity Insurance Company of Canada, 34 King Street East, Toronto, Ontario M5C 1E8 George A. Lightbound, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness and Theft.
Fidelity Life Assurance Company, 931 Yonge Street, Suite 701, Toronto, Ontario M4W 2H2 Fred W. Taylor, Chief Agent	Life.
Financial Life Assurance Company of Canada, 250 University Avenue, Toronto, Ontario M5H 3G9 Robert A. F. Sutherland, Q.C., Chief Agent	Life, Accident and Sickness.
The Fire Insurance Company of Canada, 85 Richmond Street West, Toronto, Ontario Graham Dutton, Chief Agent	Automobile, Liability and Property (as a discontinuing company).
Fireman's Fund American Life Insurance Company, P.O. Box 4060, Station "A", 350 Bloor Street East, Toronto, Ontario M5W 1L9 W. R. Atkinson, Chief Agent	Life, Accident and Sickness.
Fireman's Fund Insurance Company, P.O. Box 4060, Station "A", 350 Bloor Street East, Toronto, Ontario M5W 1L9 W. R. Atkinson, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
Fireman's Fund Insurance Company of Canada, P.O. Box 4060, Station "A", 350 Bloor Street East, Toronto, Ontario M5W 1L9 W. R. Atkinson, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
First National Insurance Company of America, Box 3000, Postal Station "A", Mississauga, Ontario L5A 3P6 John C. McArthur, Chief Agent	Automobile, Fidelity, Liability, Property and Surety.
Florists' Mutual Insurance Company, 29 Talbot Street East, Leamington, Ontario W. K. Otton, Chief Agent	Liability and Property.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Ford Life Insurance Company, 797 Don Mills Road, Don Mills, Ontario K. R. Dill, Chief Agent	Life, Accident and Sickness.
Foremost Insurance Company, Grand Rapids, Michigan, 372 Bay Street, Toronto, Ontario M5H 2X5 W. E. McLean, Chief Agent, c/o McLean, Lyons & Kerr	Fire, Accident, Aircraft, Automobile, Credit, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability and Theft.
Foresters Indemnity Company, (L'Indemnite Compagnie des Forestiers), 789 Don Mills Road, Don Mills, Ontario M3C 1T9 John J. Choate, Chief Agent	Property, Liability, Accident and Sickness.
The Franklin Life Insurance Company, 165 University Avenue, Toronto, Ontario M5H 3C2 J. W. Graham, Q.C., Chief Agent c/o Cassels, Brock	Life, Accident and Sickness.
G	
Gamble Alden Life Insurance Company, 365 Bay Street, Toronto, Ontario C. T. Corporation System (Canada), Ltd., Chief Agent	Life, Accident and Sickness.
The General Accident Assurance Company of Canada, 357 Bay Street, Toronto, Ontario M5H 2T9 J. E. Burns, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety.
General American Life Insurance Company, 31st Floor, Commerce Court West, Toronto, Ontario M5L 1B2 Wallace D. Cox, Chief Agent c/o Peat, Marwick, Mitchell & Co.	Life, Accident and Sickness.
General Insurance Company of America, Box 3000, Postal Station "A", Mississauga, Ontario L5A 3P6 John C. McArthur, Chief Agent	Automobile, Fidelity, Liability, Property and Surety.
General Reassurance Corporation, First Canadian Place, Toronto, Ontario M5X 1B3 John A. Orr, Chief Agent	Life, Accident and Sickness (limited to contracts of reinsurance). On the condition that ownership of the company remains with General Reinsurance Corporation.
General Reinsurance Corporation, 44 King Street West, Suite 1600, Toronto, Ontario M5H 1E2 Angus Robinson, J., Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine Property and Surety.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
General Security Insurance Company of Canada, (La Sécurité Compagnie d'Assurance Générales du Canada), Suite 1012, 40 University Avenue, Toronto, Ontario H2L 4E2 D. M. Hisey, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
Gerling Global General Insurance Company, 480 University Agenue, Toronto, Ontario M5G 1V6 Ake Brandin, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
Gerling Global Life Insurance Company, 480 University Avenue, Toronto, Ontario M5G 1V6 K. H. Klaeser, Chief Agent	Life, Accident and Sickness.
Gerling Global Reinsurance Company, 480 University Avenue, Toronto, Ontario M5G 1V6 Ake Brandin, Chief Agent	Life, Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation (limited to contracts of reinsurance).
Gibraltar General Insurance Company, 200 Queen's Avenue, Suite 704, London, Ontario N6A 1J3 E. O. Shieck, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Theft and Weather.
The Globe Indemnity Company of Canada, 40 Scott Street, Toronto, Ontario M5E 1L5 A. A. Horsford, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Marine, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
Globe Life Insurance Company, Sherway Office Tower, 701 Evans Avenue, Suite 209, Etobicoke, Ontario M9C 1A3 J. E. Harris, Chief Agent	Life, Accident and Sickness, upon the condition that the words "incorporated under the laws of the State of Illinois, U.S.A." will be used in conspicuous relation to the name "Globe Life Insurance Company" wherever it appears in the Company's contracts, application forms, advertisements or other published material.
Gore Mutual Insurance Company, 252 Dundas Street, Cambridge, Ontario N1R 5T3 D. D. McKay, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Credit, Employers' Liability, Guarantee, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness. Theft and Weather.
Grain Insurance and Guarantee Company, Suite 501, 19 Richmond Street West, Toronto, Ontario M5H 1Y9 Wallace D. Cox, Chief Agent	Fire, Accident, Boiler and Machinery, Guarantee, Inland Transportation, Plate Glass, Property Damage, Theft and Weather.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Great American Insurance Company, 60 Yonge Street, Toronto, Ontario M5E 1H6 C. J. La Barge, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather.
The Great Eastern Insurance Company, Suite 1002, 2 Bloor Street West, Toronto, Ontario M5W 3K4 R. Scott Allin, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Hail, Inland Transportation, Plate Glass, Property Damage, Public Liability and Theft.
The Great Lakes Reinsurance Company, 55 Yonge Street, Suite 1103, Toronto, Ontario M5E 1J4 Malcolm H. McLachlan, Chief Agent	Life, Property, Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Surety and Credit (limited to the business of reinsurance).
The Great-West Life Assurance Company, (La Great-West, Compagnie d'Assurance-Vie), 14th Floor, Richmond-Adelaide Centre, 120 Adelaide Street West, Toronto, Ontario M5H 1V4 J. R. Ross, Chief Agent	Life, Accident and Sickness.
The Guarantee Company of North America, Frank Cowan Company Ltd., Princeton, Ontario Frank Cowan, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage, Theft and Weather.
Guardian Insurance Company of Canada, 181 University Avenue, Toronto, Ontario M5H 3M7 G. Alexander, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Liability, Marine, Property and Surety.
H	
The Halifax Insurance Company, 1303 Yonge Street, Toronto, Ontario M4T 1W9 W. L. Williams, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather.
The Hanover Insurance Company, P.O. Box 144, Toronto-Dominion Centre, Toronto, Ontario M5K 1M9 J. R. Lowrie, Chief Agent	Accident and Sickness, Hail, Liability and Property.
The Hartford Fire Insurance Company, 401 Bay Street, Toronto, Ontario M5H 2Y7 J. M. McFadyen, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
Hartford Life Insurance Company, 401 Bay Street, Toronto, Ontario M5H 2Y7 J. M. McFadyen, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The Hartford Steam Boiler Inspection and Insurance Company, 8 King Street East, Toronto, Ontario M5C 1B5 T. Fred Cartwright, Chief Agent	Boiler and Machinery (limited to contracts of reinsurance).
Herald Insurance Company, 155 University Avenue, Toronto, Ontario M5H 3L8 G. A. Chellew, Chief Agent	Accident and Sickness, Aircraft, Automobile, Fidelity, Liability, Property and Surety.
Heritage Life Assurance Company, P.O. Box 401, Commerce Court North, Toronto, Ontario M5L 1G3 D. T. Loucks, Chief Agent	Life, Accident and Sickness.
Highlands Insurance Company, Box 30, Toronto-Dominion Centre, Toronto, Ontario M5K 1C1 F. Douglas Gibson, Chief Agent	Automobile, Aircraft, Hail, Fidelity, Liability, Property and Surety.
Holland Life Insurance Society, Limited, (Hollandsche Societeit Van Levensverzekeringen N.V.), P.O. Box 4025, Station "A", Toronto, Ontario M5W 1H8 F. A. Saville, Chief Agent	Life Insurance (on a terminating basis, restricted solely to the servicing of existing Ontario contracts and payment of claims thereunder).
The Home Insurance Company, Suite 1100, 790 Bay Street, Toronto, Ontario M5G 2A4 G. J. Cunningham, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
The Hudson Bay Insurance Company, 40 Scott Street, Toronto, Ontario M5E 1L5 A. A. Horsford, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
I	
Ideal Mutual Insurance Company, 44 Victoria Street, Suite 1413, Toronto, Ontario M5C 1Y2 A. J. Barnes, Chief Agent	Automobile, Employers' Liability, Marine and Public Liability.
The Imperial Life Assurance Company of Canada, 95 St. Clair Avenue West, Toronto, Ontario M4V 1N7 W. G. Munro, Chief Agent	Life, Accident and Sickness.
Independence Life and Accident Insurance Company, 372 Bay Street, Toronto, Ontario M5H 2X5 W. E. McLean, Chief Agent	Accident and Sickness.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Industrial Life Insurance Company, 150 Eglinton Avenue East, Toronto, Ontario T. G. Tuck, Chief Agent	Life, Accident and Sickness.
Insmor Mortgage Insurance Company, 4 King Street West, Suite 1800, Toronto, Ontario M5H 1B6 D. R. Smith, Chief Agent	Mortgage.
Insurance Company of North America, 161 Eglinton Avenue East, Suite 505, Toronto, Ontario M4P 1J5 J. R. Soper, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety Insurance.
The Insurance Corporation of Ireland Limited, Suite 906, 141 Adelaide Street West, Toronto, Ontario M5H 3L5 Kenneth W. Evans ,Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Theft and Workmen's Compensation.
J	
John Hancock Mutual Life Insurance Company, 372 Bay Street, Toronto, Ontario M5H 2X5 W. E. McLean, Chief Agent	Life, Accident and Sickness.
K	
Kanata Reinsurance Company, (La Compagnie de Reassurance Kanata), 44 Victoria Street, Toronto, Ontario M5C 1Y2 F. J. Chilcott, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety (limited to the business of reinsurance).
L	
The Laurentian Mutual Assurance Company, (La Laurentienne Compagnie Mutuelle d'Assurance), Suite 200, 211 Rideau Street, Ottawa, Ontario R. G. Bertrand, Chief Agent	Life, Accident and Sickness.
Laurier Life Insurance Company, 255 Davenport Road, Toronto, Ontario M5R 1K2 E. E. Brooker, Chief Agent	Life, Accident and Sickness.
Lawyers Title Insurance Corporation, Suite 202, 738 Sheppard Avenue East, Willowdale, Ontario M2K 1C4 D. L. Gibson, Chief Agent	Title (provided, however, that no policy of Title Insurance shall be issued unless the insurer has first obtained a concurrent certificate of title to the property to be insured, from a solicitor then entitled to practise in the Province of Ontario and who is not at that time in the employ of the insurer).
Liberty Mutual Fire Insurance Company, 1200 Eglinton Avenue East, Don Mills, Ontario M3C 1J2 J. R. Heinisch, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine and Property.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Liberty Mutual Insurance Company, 1200 Eglinton Avenue East, Don Mills, Ontario M3C 1J2 J. R. Heinisch, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine and Property.
Life Insurance Company of North America, 161 Eglinton Avenue East, Toronto, Ontario M4P 1J5 J. R. Soper, Chief Agent	Life, Accident and Sickness.
The Lincoln National Life Insurance Company, 372 Bay Street, Toronto, Ontario M5H 2X5 W. E. McLean, Chief Agent	Life, Accident and Sickness.
Lombard Insurance Company, Limited, 439 University Avenue, Toronto, Ontario M5W 1B6 E. B. Dale, Chief Agent	Marine (limited to contracts of reinsurance).
The London Assurance, 48 Yonge Street, Toronto, Ontario M5E 1G8 E. A. W. Paterson, Chief Agent	Property, Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability and Surety.
London-Canada Insurance Company, 401 Bay Street, Toronto, Ontario M5H 2Y7 J. M. McFadyen, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
London & Edinburgh General Insurance Company of Canada, 2 Bloor Street West, Suite 1002, Toronto, Ontario M4W 3K4 R. Scott Allin, Chief Agent	Aircraft, Automobile, Hail, Property and Liability Insurance.
London and Midland General Insurance Company, 201 Queens Avenue, London, Ontario N6A 1J1 A. D. Murray, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness and Theft.
London Life Insurance Company, 255 Dufferin Avenue, London, Ontario N6A 4K1 A. H. Jeffery, Chief Agent	Life, Accident and Sickness.
Loyal Protective Life Insurance Company, 372 Bay Street, Toronto, Ontario M5H 2X3 F. Eberlin, Chief Agent	Life, Accident and Sickness.
Lumbermens Mutual Casualty Company, 88 University Avenue, Toronto, Ontario M5J 1T6 Ivan O. Ace, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness and Theft.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Lumbermen's Underwriting Alliance, 9350 Yonge Street, Room 207, Richmond Hill, Ontario L4C 5G2 Ronald G. Wilbur, Chief Agent	Property.
M	
Maccabees Mutual Life Insurance Company, 1120 Ouellette Avenue, Windsor, Ontario N9A 1C9 C. Richer, Chief Agent	Life, Accident and Sickness.
The Manufacturers Life Insurance Company, (La Compagnie d'Assurance-Vie Manufacturers), 200 Bloor Street East, Toronto, Ontario M4W 1E5 E. S. Jackson, Chief Agent	Life, Accident and Sickness.
Marine Indemnity Insurance Company of America, 48 Yonge Street, Suite 1060, Toronto, Ontario M5E 1G6 I. B. Manley, Chief Agent	Property and Marine.
Maritime Insurance Company Limited, 60 Yonge Street, Toronto, Ontario M5E 1H5 J. Campbell, Chief Agent	Inland Transportation and Marine.
The Maritime Life Assurance Company, 25 Overlea Boulevard, Toronto, Ontario M5H 1B4 D. A. Wilkins, Chief Agent	Life, Accident and Sickness.
Markel Insurance Company of Canada, 500 University Avenue, Toronto, Ontario M5G 1W1 G. E. Goodchild, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Hail, Liability, Property and Surety.
Maryland Casualty Company, 150 Consumers Road, Willowdale, Ontario William K. Miller, Chief Agent	Marine and Inland Transportation (and as a discontinuing company in the following classes) Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Maryland Life Insurance Company of Baltimore, Suite 300, 85 Bloor Street East, Toronto, Ontario M4W 1B4 I. S. Paterson, Chief Agent	Life, Accident and Sickness.
Massachusetts Indemnity and Life Insurance Company, c/o McLean, Lyons & Kerr, 372 Bay Street, Toronto, Ontario M5H 2X5 W. E. McLean. Q.C., Chief Agent	Accident and Sickness.
Massachusetts Mutual Life Insurance Company, c/o McLean, Lyons & Kerr, 372 Bay Street, Toronto, Ontario M5H 2X5 W. E. McLean, Q.C., Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The Mercantile and General Reinsurance Company of Canada, 141 Adelaide Street West, Toronto, Ontario M5H 3N2 D. M. Batten, Chief Agent	Property, Accident and Sickness, Aircraft, Automobile, Marine, Boiler and Machinery, Credit, Fidelity, Hail, Liability and Surety Insurance (limited to the business of reinsurance).
The Mercantile and General Reinsurance Company Limited, 141 Adelaide Street West, Toronto, Ontario M5H 3N2 I. C. Michie, Chief Agent (Life Business) D. M. Batten, Chief Agent (General Business)	Workmen's Compensation, Life, Property, Accident and Sickness, Aircraft, Marine, Automobile, Boiler and Machinery, Fidelity, Hail, Liability and Surety (limited to the business of reinsurance).
Metropolitan Life Insurance Company, (La Metropolitaine, Compagnie d'Assurance Vie), 99 Bank Street, Ottawa, Ontario K1P 5A3 J. P. Maurer, Chief Agent	Life, Accident, Aircraft (limited to the business of reinsurance) and Sickness.
Midland Insurance Company, Riddell, Stead and Company, Box 262, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9 A. F. Sellers, Chief Agent	Fire, Accident, Automobile and Inland Transportation.
The Ministers Life and Casualty Union, 372 Bay Street, Toronto, Ontario M5H 2X5 W. E. McLean, Chief Agent	Life, Accident and Sickness.
The Minnesota Mutual Life Insurance Company, 372 Bay Street, Toronto, Ontario M5H 2X5 W. E. McLean, Chief Agent	Life.
The Missisquoi and Rouville Insurance Company, 10 Duke Street West, Kitchener, Ontario N2G 4C1 John A. Vila, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Guarantee, Inland Transportation, Live Stock, Plate Glass, Property Damage, Public Liability and Theft.
The Monarch Life Assurance Company, 40 St. Clair Avenue West, Suite 404, Toronto, Ontario M4V 1M2 J. Loman, Chief Agent	Life.
Montreal Life Insurance Company, 44 King Street West, Suite 2400, Toronto, Ontario M5H 1G9 W. S. Walton, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
MONY Life Insurance Company of Canada, 1500 North American Tower, 797 Don Mills Road, Don Mills, Ontario M3C 1V2 J. T. Birkenshaw, Chief Agent	Life, Accident and Sickness.
The Mortgage Insurance Company of Canada, P.O. Box 14, 401 Bay Street, Toronto, Ontario M5H 2Y4 R. T. Ryan, Chief Agent	Mortgage, Property (limited to insurance against the loss of, or damage to, real or immovable property resulting from any cause not specifically mentioned in other classes of insurance covering real or immovable property) and Surety.
Motors Insurance Corporation, 1125B Leslie Street, Don Mills, Ontario M3C 2K4 S. G. Stoker, Chief Agent	Automobile (excluding insurance against liability for loss or damage to persons caused by an automobile or the use or operation thereof), Inland Transportation, Liability and Surety.
Munich Reinsurance Company, (Munchener Ruckversicherungs-Gesellschaft), 21 King Street East, Toronto, Ontario M5C 1B3 E. H. Heeney, Chief Agent	Life, Property, Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine and Surety (limited to the business of reinsurance).
Munich Reinsurance Company of Canada, Suite 1103, 55 Yonge Street, Toronto, Ontario M5E 1J4 J. M. Coker, Chief Agent	Workmen's Compensation, Property, Accident and Sickness, Aircraft, Automobile, Marine, Boiler, and Machinery, Credit, Fidelity, Hail, Liability and Surety (limited to the business of reinsurance).
The Mutual Life Assurance Company of Canada, 227 King Street South, Waterloo, Ontario N2J 4C5 J. H. Panabaker, Chief Agent	Life, Accident and Sickness.
The Mutual Life Insurance Company of New York, 797 Don Mills Road, Don Mills, Ontario M3C 1V2 Miss Helen Kennedy, Chief Agent	Life, Accident and Sickness.
Mutual of Omaha Insurance Company, (La Mutuelle d'Omaha, Compagnie d'Assurance), 500 University Avenue, Toronto, Ontario M5G 1V8 F. A. Walton, Chief Agent	Life, Accident and Sickness.
N	
National Employers' Mutual General Insurance Association Limited, Suite 600, 65 Queen Street West, Toronto, Ontario M5H 2H6 H. A. Phillips, Q.C., Chief Agent c/o Phillips and Phillips	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Inland Transportation, Plate Glass, Property Damage, Public Liability and Theft.
National Fidelity Life Insurance Company, Suite 503, 199 Bay Street, Toronto, Ontario M5J 1L4 John L. Beamish, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The National Life Assurance Company of Canada, 522 University Avenue, Toronto, Ontario M5G 1Y7 C. T. P. Galloway, Chief Agent	Life, Accident and Sickness.
The National Reinsurance Company of Canada, 85 Richmond Street West, Suite 520, Toronto, Ontario M5H 2C9 Peter Bennett, Chief Agent	Life, Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety (limited to the business of reinsurance).
Nationwide Mutual Insurance Company, P.O. Box 262, Royal Trust Tower, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9 A. F. Sellers, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Plate Glass, Property Damage, Public Liability, Sickness, Theft and Workmen's Compensation (limited to contracts of reinsurance).
Netherlands Reinsurance Group N.V., (Nederlandse Reassurantie Groep N.V.), 188 University Avenue, Toronto, Ontario M5H 3C3 S. Gordon, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Inland Transportation, Marine, Plate Glass, Property Damage and Theft (limited to contracts of reinsurance).
New England Mutual Life Insurance Company, c/o Tory, Tory, DesLauriers and Binnington, Royal Bank Plaza, P.O. Box 20, Toronto, Ontario M5J 2K1 B. W. Shields, Chief Agent	Life, Accident and Sickness.
New Hampshire Insurance Company, 145 King Street West, Suite 1616, Toronto, Ontario M5H 3J7 James E. Smith, Chief Agent	Property, Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability and Surety.
The New India Assurance Company, Limited, P.O. Box 144, Toronto-Dominion Centre, Toronto, Ontario M5K 1M9 J. R. Lowrie, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability and Theft.
New York Life Insurance Company, 443 University Avenue, Toronto, Ontario S. R. Johnson, Chief Agent	Life, Accident and Sickness.
The New Zealand Insurance Company, Limited, Suite 214, 40 University Avenue, Toronto, Ontario M5J 1T1 A. U. Lind, Chief Agent	Property Insurance, Inland Transportation and Marine.
Niagara Fire Insurance Company, P.O. Box 4024, Station "A", Toronto, Ontario M5W 1K1 W. G. Pendergast, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property and Surety.
The Nordisk Reinsurance Company, Limited, (Aktieselskabet Nordisk Gjenforsikrings Selskab), 188 University Avenue, Toronto, Ontario M5H 3C3 S. Gordon, Chief Agent	Liability and Property (limited to contracts of reinsurance).

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
North American Company for Property and Casualty Insurance, 2 St. Clair Avenue West, Toronto, Ontario M4V 1L8 T. P. Flynn, Chief Agent	Accident and Sickness, Automobile, Hail, Marine and Property.
North American Life Assurance Company, 105 Adelaide Street West, Toronto, Ontario M5H 1R1 D. W. Pretty, Chief Agent	Life, Accident and Sickness.
North American Life and Casualty Company, Suite 1500, North American Tower, 797 Don Mills Road, Don Mills, Ontario M3C 1V2 H. D. Russel, Chief Agent	Life, Accident and Sickness.
North American Reassurance Company, 95 St. Clair Avenue West, Toronto, Ontario M4V 1N9 M. Sales, Chief Agent	Life. Accident and Sickness (limited to contracts of reinsurance).
North American Reinsurance Corporation, 95 St. Clair Avenue West, Toronto, Ontario M4V 1N9 R. F. Clark, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Property and Surety (limited to contracts of reinsurance).
Northumberland General Insurance Company, P.O. Box 247, Toronto-Dominion Centre, Toronto, Ontario M5K 1J5 P. E. Reeve, Chief Agent	Fire, Automobile, Boiler and Machinery, Employers' Liability, Inland Transportation, Property Damage, Plate Glass, Public Liability and Theft.
The North Waterloo Farmers Mutual Insurance Company, P.O. Box 397, Waterloo, Ontario N2J 4B1 C. Shantz, Chief Agent	Hail, Liability and Property.
The North West Life Assurance Company of Canada, 120 Warren Road, Toronto, Ontario J. G. Wintermeyer, Chief Agent	Life, Accident and Sickness.
The Northern Life Assurance Company of Canada, 380 Wellington Street, London, Ontario N6A 4G3 G. L. Bowie, Chief Agent	Life, Accident and Sickness.
Norwich Union Fire Insurance Society, Limited, 60 Yonge Street, Toronto, Ontario M5E 1H5 J. Campbell, Chief Agent	Marine and Inland Transportation, (and as a discontinuing company in the following classes), Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The Norwich Union Life Insurance Society, 60 Yonge Street, Toronto, Ontario M5E 1H5 H. Taylor, Chief Agent	Life.
Norwich Winterthur Reinsurance Corporation Limited, c/o Harries, Houser, 80 Richmond Street West, Toronto, Ontario M5H 2B6 P. D. Wendling, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety (limited to the business of reinsurance).
O	
Occidental Life Insurance Company of California, 379 Dufferin Street, London, Ontario F. E. Underhill, Chief Agent	Life, Accident and Sickness.
Occidental Life Insurance Company of Canada, 2180 Yonge Street, P.O. Box 69, Station "K", Toronto, Ontario M4P 2G4 R. O. Purcifull, Chief Agent	Life.
Old Republic Insurance Company, 795 King Street East, P.O. Box 557, Hamilton, Ontario L8N 3K9 A. T. Chmiel, Chief Agent	Fire, Accident and Sickness, Automobile, Inland Transportation and Theft.
Old Republic Life Insurance Company, 795 King Street East, P.O. Box 557, Hamilton, Ontario L8N 3K9 A. T. Chmiel, Chief Agent	Life, Accident and Sickness, "limited to the transaction of business in connection with policies issued prior to January 1, 1975, and to the business of reinsurance, except that the Company is authorized to continue insuring a resident of Ontario, under a creditor's group life insurance and/or a creditor's group accident and sickness policy".
Olympic Insurance Company, 2180 Yonge Street, 7th Floor, Toronto, Ontario M4S 2C2 D. R. Alexander, Chief Agent	Fire (limited to Personal Property), Automobile, Inland Transportation (limited to Personal Property), Property Damage and Theft (limited to Personal Property).
Ontario Motorist Insurance Company, 2 Carlton Street, Toronto, Ontario M5B 1K4 N. D. Gaskin, Chief Agent	Automobile, Accident and Sickness, Liability and Property Insurance.
Ontario Mutual General Insurance Company, P.O. Box 250, Grand Valley, Ontario L0N 1G0 D. T. Tombs, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Hail, Liability and Property.
The Orion Insurance Company, Limited, P.O. Box 144, Toronto-Dominion Centre, Toronto, Ontario M5K 1M9 J. R. Lowrie, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness and Theft.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Otter Dorchester Mutual Insurance Company, P.O. Box 489, Norwich, Ontario N0J 1P0 R. G. Black, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Credit, Hail, Liability and Property.
P	
Pacific Employers Insurance Company, 161 Eglinton Avenue East, Toronto, Ontario M4P 1J5 J. R. Soper, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Guarantee (limited to Fidelity), Hail, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Theft and Workmen's Compensation.
Pafco Insurance Company, Limited, 60 Yonge Street, Toronto, Ontario M5E 1H7 A. A. Keating, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Credit, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft and Weather.
La Paix General Insurance Company of Canada, 211 Rideau Street, Suite 200, Ottawa, Ontario R. G. Bertrand, Chief Agent	Automobile, Boiler and Machinery, Liability, Property and Surety.
The Paul Revere Life Insurance Company, 440 Elizabeth Street, Burlington, Ontario J. C. Davey, Chief Agent	Life, Accident and Sickness.
Pearl Assurance Company, Limited, Suite 2200, 390 Bay Street, Toronto, Ontario M5H 1N8 T. N. Johnson, Chief Agent	Life, Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety (as a discontinuing company).
The Penn Mutual Life Insurance Company, P.O. Box 50, First Canadian Place, Toronto, Ontario M5X 1B8 S. Thom, Chief Agent	Life, Accident and Sickness.
Pennsylvania Life Insurance Company, c/o McLean, Lyons and Kerr, 372 Bay Street, Toronto, Ontario M5H 2X5 R. B. Cumine, Q.C., Chief Agent	Life, Accident and Sickness.
The Personal Insurance Company of Canada, 701 Evans Avenue, Suite 709, Toronto, Ontario M9C 1A3 H. P. Johne, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Perth Insurance Company, 210 Water Street, Stratford, Ontario N5A 6V3 H. G. Livingstone, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
PHF Life Insurance Company, 161 Eglinton Avenue East, Toronto, Ontario M4P 1J7 Jules N. Drouin, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Philadelphia Manufacturers' Mutual Insurance Company, Suite 1201, Manulife Centre, 55 Bloor Street West, Toronto, Ontario M4W 3K2 R. I. McNichol, Chief Agent	Property, Boiler and Machinery.
Phoenix Assurance Company Limited, 439 University Avenue, Toronto, Ontario M5W 1B6 J. B. Murch, Chief Agent	Life, Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
Phoenix Assurance Company of Canada, 439 University Avenue, Toronto, Ontario M5W 1B6 J. M. Murch, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
The Phoenix Insurance Company (Hartford, Conn.), 165 University Avenue, Toronto, Ontario M5H 3C2 J. W. Graham, Chief Agent c/o Cassels, Brock	Fire, Accident, Aircraft (excluding insurance against liability for loss or damage to persons caused by an aircraft or the use or operation thereof), Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability and Theft.
Phoenix Mutual Life Insurance Company, 165 University Avenue, Toronto, Ontario M5H 3C2 J. W. Graham, Chief Agent c/o Cassels, Brock	Life, Accident and Sickness.
Pierce National Life Insurance Company, 390 Bay Street, Suite 3000, Toronto, Ontario M5H 2Y2 Jan Outerbridge, Chief Agent c/o Outerbridge, Manning & Mueller	Life.
Pilot Insurance Company, 90 Eglinton Avenue West, Toronto, Ontario M4P 1E9 B. Greenslade, Chief Agent	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
Pitts Insurance Company, 201 King Street, P.O. Box 3357, London, Ontario N6A 4K7 R. W. Trollope, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Guarantee, Inland Transportation, Plate Glass, Property Damage, Sickness and Theft.
Pitts Life Insurance Company, 201 King Street, P.O. Box 3357, London, Ontario N6A 4K7 R. W. Trollope, Chief Agent	Life, Accident and Sickness.
The Portage la Prairie Mutual Insurance Company, 103 Lakeshore Road, North End Plaza, Suite 202, St. Catharines, Ontario Donald J. Pollock, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Inland Transportation, Live Stock, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Premier Insurance Company, 55 Queen Street East, Suite 1503, Toronto, Ontario M5C 1R6 Helen M. McCallum, Chief Agent	Automobile.
Presbyterian Ministers' Fund, 15 Gervais Drive, Don Mills, Ontario M3C 1Y8 K. G. Clarke, Chief Agent	Life.
Les Prevoyants du Canada, (The Canadian Provident), First Canadian Place, Suite 2500, Toronto, Ontario M5X 1A9 Arthur S. Labatt, C.A., Chief Agent c/o Bolton, Tremblay and Company	Life, Accident and Sickness.
Les Prevoyants du Canada, (Fonds de Pension), First Canadian Place, Suit 2500, Toronto, Ontario M5X 1A9 Arthur S. Labatt, C.A., Chief Agent c/o Bolton, Tremblay and Company	Life (limited to pension fund contracts).
Les Prevoyants du Canada—Assurance Generale, (The Canadian Provident—General Insurance), First Canadian Place, Suite 2500, Toronto, Ontario M5X 1A9 Arthur S. Labatt, C.A., Chief Agent c/o Bolton, Tremblay and Company	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Credit, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation (as a discontinuing company).
Principal Life Insurance Company of Canada, 250 University Avenue, Toronto, Ontario W. C. Campbell, Chief Agent	Life.
Protection Mutual Insurance Company, Suite 1201, Manulife Centre, 55 Bloor Street West, Toronto, Ontario M4W 3K2 R. I. McNichol, Chief Agent	Property, Boiler and Machinery.
Providence Washington Insurance Company, Suite 2310, The Simpson Tower, 401 Bay Street, Toronto, Ontario M5H 2Y4 N. C. March, Chief Agent	Fire, Accident, Aircraft (limited to insurance against loss of, or damage to an aircraft), Automobile, Employers' Liability, Inland Transportation, Marine, Property Damage, Public Liability, Sprinkler Leakage and Weather.
Provident Alliance Life Insurance Company, 201 Queens Avenue, London, Ontario N6A 4M5 A. D. Murray, Chief Agent	Life (limited to the writing of policies issued to creditors in respect of the lives of debtors and the Company may use the name "International Provident Alliance Life Insurance Company" in the transaction of its business in Canada).

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The Provident Assurance Company, (La Prevoyance Compagnie d'Assurances), c/o McLean, Lyons & Kerr, 372 Bay Street, Toronto, Ontario M5H 2X5 Robin B. Cumine, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Credit, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Mortgage, Plate Glass, Property, Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Title (provided, however, that no policy of title insurance shall be issued unless the insurer has first obtained a concurrent certificate of title to the property to be insured from a solicitor then entitled to practise in the Province of Ontario and who is not at that time in the employ of the insurer), Weather and Workmen's Compensation (as a discontinuing Company).
Provident Life and Accident Insurance Company, 372 Bay Street, Toronto, Ontario M5H 2X5 W. E. McLean, Chief Agent	Life, Accident and Sickness.
The Prudential Assurance Company, Limited (of England), 141 Adelaide Street West, Suite 300, Toronto, Ontario M5H 3L9 F. J. Higgins, Chief Agent	Life, Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
The Prudential Insurance Company of America, 4 King Street West, Toronto, Ontario M5H 1B7 W. J. D. Lewis, Chief Agent	Life, Accident, Aircraft (limited to the business of reinsurance) and Sickness.
Q	
Quebec Assurance Company, 40 Scott Street, Toronto, Ontario M5E 1L5 A. A. Horsford, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
QBE Insurance Limited, c/o Phillips & Phillips, 65 Queen Street West, Toronto, Ontario M5H 2H6 Howard Phillips, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Explosion, Inland Transportation, Personal Property, Plate Glass, Real Property, Sprinkler Leakage, Theft, Windstorm and, in addition thereto, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Water Damage and Weather limited to the insurance of the same property as is insured under a policy of fire insurance of the company, and Marine (as a discontinuing Company).
R	
The Reinsurance Corporation of New York, Coopers & Lybrand, York Centre, 145 King Street West, Toronto, Ontario M5H 1V8 H. Hartley, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Guarantee, Inland Transportation, Live Stock, Plate Glass, Property Damage, Sickness and Theft (limited to contracts of reinsurance).

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Reliable Life Insurance Company, P.O. Box 557, 795 King Street East, Hamilton, Ontario L8N 3K9 A. T. Chmiel, Chief Agent	Life, Accident and Sickness.
Reliance Insurance Company, 100 University Avenue, Toronto, Ontario M5J 1W1 R. J. McCormick, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety Insurance.
Retail Lumbermen's Inter-Insurance Exchange, 400 Union Tower Building, 191 Lombard Avenue, Winnipeg, Manitoba R3B 0X1 Frank L. Cvitkovitch, Chief Agent	Fire and Weather.
The Retail Lumbermen's Mutual Fire Insurance Company, 601-228 Notre Dame Avenue, Winnipeg, Manitoba R3B 1N7 J. Wright, Chief Agent	Fire.
Royal Exchange Assurance of America, Inc., 48 Yonge Street, Suite 1060, Toronto, Ontario M5E 1G6 I. B. Manley, Chief Agent	Property and Marine.
Royal General Insurance Company of Canada, P.O. Box 4024, Station "A", Toronto, Ontario M5W 1K1 W. G. Pendergast, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Credit, Employers' Liability, Guarantee, Hail, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather.
Royal Insurance Company of Canada, 40 Scott Street, Toronto, Ontario M5E 1L5 A. A. Horsford, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
Royal Insurance Company Limited, 40 Scott Street, Toronto, Ontario M5E 1L5 A. A. Horsford, Chief Agent	Life.
S	
St. Paul Fire and Marine Insurance Company, 25 Adelaide Street West, Toronto, Ontario M5H 3N7 H. L. Deaville, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather.
Safeco Insurance Company of America, Box 3000, Station "A", Mississauga, Ontario L5A 3P6 John C. McArthur, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Scottish & York Insurance Co. Limited, 155 University Avenue, Suite 1700, Toronto, Ontario M5H 3M2 R. W. Broughton, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery (excluding Machinery), Fidelity, Liability, Marine, Property and Surety.
Scottish Canadian Assurance Corporation, 357 Bay Street, Toronto, Ontario J. E. Burns, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather.
The Scottish Union and National Insurance Company, 60 Yonge Street, Toronto, Ontario M5E 1H5 J. Campbell, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage, Theft and Weather (as a discontinuing company).
Seaboard Life Insurance Company, 181 Bay Street, Toronto, Ontario W. L. Moynihan, Chief Agent	Life, Accident and Sickness.
Seaboard Surety Company, Box 30, Toronto-Dominion Centre, Toronto, Ontario M5K 1C1 F. D. Gibson, Chief Agent	Guarantee, Inland Transportation, Public Liability and Theft.
Security Insurance Company of Hartford, 45 Charles Street East, Toronto, Ontario Alan G. Symons, Chief Agent	Automobile, Marine, Property and Liability.
Security Mutual Casualty Company, 2114 Bloor Street West, Toronto, Ontario M6S 1M9 George Ayton, Chief Agent	Accident and Sickness, Automobile, Fidelity, Liability and Property.
Security National Insurance Company, Suite 2310, The Simpson Tower, 401 Bay Street, Toronto, Ontario M5H 2Y4 Norman C. March, Chief Agent	Property, Accident and Sickness.
Sentry Insurance A Mutual Company, 2114 Bloor Street West, Toronto, Ontario M6S 1M9 George Ayton, Chief Agent	Aircraft (restricted to the servicing of business assumed from Middlesex Insurance Company), Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Simcoe & Erie General Insurance Company, 786 King Street East, Hamilton, Ontario L8N 3S3 J. C. Stradwich, Jr., Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Credit, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Theft and Workmen's Compensation.
Skandia Insurance Company, 145 King Street West, Suite 2806, Toronto, Ontario M5H 1J8 T. D. A. M. Verspyck, Chief Agent	Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety (limited to the business of reinsurance).

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Société Commerciale de Reassurance, 200 Queens Avenue, Suite 704, London, Ontario N6A 1J3 E. O. Shieck, Chief Agent	Life, Property, Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability and Surety (limited to the business of reinsurance).
The Sovereign General Insurance Company, 1320 Yonge Street, Toronto, Ontario M4T 1X8 D. J. Wilson, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Property and Surety Insurance.
The Sovereign Life Assurance Company of Canada, 1320 Yonge Street, Toronto, Ontario M4T 1X8 W. R. Livingston, Chief Agent	Life.
The Sovereign Mortgage Insurance Company, 1300 Yonge Street, Toronto, Ontario M4T 1X3 Joseph E. O'Brien, Chief Agent	Mortgage.
Sphere Insurance Company Limited, 44 Victoria Street, Toronto, Ontario M5C 1Y2 F. J. Chilcott, Chief Agent	Property, Automobile, Liability, Fidelity, Surety, Accident and Sickness (limited to the business of reinsurance).
The Standard Life Assurance Company, 44 Eglinton Avenue West, Toronto, Ontario B. H. Spurr, Chief Agent	Life.
The Stanstead & Sherbrooke Insurance Company, P.O. Box 441, Toronto-Dominion Centre, Toronto, Ontario M5K 1L9 F. A. Saville, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Credit, Fidelity, Liability, Property and Surety.
State Farm Fire and Casualty Company, 1801 Brimley Road, Scarborough, Ontario M1P 3H3 J. R. MacKenzie, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
State Farm Life Insurance Company, 1801 Brimley Road, Scarborough, Ontario M1P 3H3 G. Archambault, Chief Agent	Life.
State Farm Mutual Automobile Insurance Company, 1801 Brimley Road, Scarborough, Ontario M1P 3H3 J. R. A. MacKenzie, Chief Agent	Accident and Automobile.
State Mutual Life Assurance Company of America, 165 University Avenue, Toronto, Ontario M5H 3C2 J. W. Graham, Chief Agent c/o Cassels, Brock	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Stonewall Insurance Company, P.O. Box 262, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9 A. F. Sellers, Chief Agent	Fire, Accident, Aircraft and Sickness.
Storebrand International Reinsurance Company Limited, 188 University Avenue. Toronto, Ontario M5H 3C3 S. Gordon, Chief Agent	Life, Accident and Sickness, Automobile, Liability and Property (limited to the business of reinsurance).
Sun Alliance Insurance Company, 48 Yonge Street, Toronto, Ontario M5E 1G8 E. A. W. Paterson, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety.
Sun Alliance and London Assurance Company Limited, 48 Yonge Street, Toronto, Ontario M5E 1G8 E. A. W. Paterson, Chief Agent	Life.
Sun Life Assurance Company of Canada, 200 University Avenue, Toronto, Ontario M5H 3C7 H. W. Gustafson, Chief Agent	Life, Accident and Sickness.
Swiss Reinsurance Company, 95 St. Clair Avenue West, Toronto, Ontario M4V 1N9 R. F. Clark, Chief Agent	Life, Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Credit, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation (limited to contracts of reinsurance).
Switzerland General Insurance Company Limited, Suite 309, 180 Dundas Street West, Toronto, Ontario M5G 1Z8 A. Napper, Chief Agent	Automobile, Liability, Marine and Property (as a discontinuing company).
T	
Teachers Insurance and Annuity Association of America, 165 University Avenue, Toronto, Ontario M5H 3C2 John T. DesBrisay, Q.C., Chief Agent	Life, Accident and Sickness.
The Tokio Marine and Fire Insurance Company Limited, P.O. Box 4024, Terminal "A", Toronto, Ontario M5W 1K1 W. G. Pendergast, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety Insurance.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Toronto General Insurance Company, 170 University Avenue, Toronto. Ontario M5W 1K4 R. E. Bethell, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
Toronto Mutual Life Insurance Company, 112 St. Clair Avenue West, Toronto, Ontario M4V 2Y3 J. T. English, Chief Agent	Life.
Traders General Insurance Company, 170 University Avenue, Toronto, Ontario M5W 1K4 R. E. Bethell, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
Transamerica Insurance Company, 2180 Yonge Street, Toronto, Ontario M4S 2C2 John Robertson, Chief Agent	Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety Insurance.
Transport Indemnity Company, 5200 Dixie Road, Suite 206, Mississauga, Ontario L4W 1E4 P. Went, Chief Agent	Aircraft, Automobile, Liability, Property and Surety.
Transport Insurance Company, 250 Bloor Street East, Suite 1201, Toronto, Ontario M4W 1E6 B. A. McDonald, Chief Agent	Automobile, Employers' Liability, Inland Transportation and Public Liability.
Transportation Fire and Casualty Company, 7699 Yonge Street, Thornhill, Ontario L3T 1Z5 D. Bryce, Chief Agent	Fire, Accident, Aircraft, Automobile, Employers' Liability, Guarantee, Hail, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness and Theft.
The Travelers Indemnity Company, 165 University Avenue, Toronto, Ontario M5H 3C2 J. W. Graham, Chief Agent c/o Cassels, Brock	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety.
Travelers Indemnity Company of Canada, 165 University Avenue, Toronto, Ontario M5H 3C2 J. W. Graham, Chief Agent c/o Cassels, Brock	Property, Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability and Surety.
The Travelers Insurance Company, Suite 2500, 165 University Avenue, Toronto, Ontario M5H 3C2 J. W. Graham, Chief Agent c/o Cassels, Brock	Life, Accident, Aircraft (limited to insurance against liability for loss or damage to persons caused by an aircraft or the use or operation thereof), Automobile (limited to insurance against liability for loss or damage to persons caused by an automobile or the use or operation thereof), Employers' Liability, Public Liability (excluding Property Damage), Sickness and Workmen's Compensation.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Travelers Life Insurance Company of Canada, 165 University Avenue, Toronto, Ontario M5H 3C2 John W. Graham, Chief Agent c/o Cassels, Brock	Life, Accident and Sickness.
Truck Insurance Exchange, 145 King Street West, Toronto, Ontario M5H 1V8 D. H. Atkins, Chief Agent	Accident, Automobile, Employers' Liability, Inland Transportation, Public Liability and Workmen's Compensation.
U	
Underwriters National Assurance Company, Box 262, Royal Trust Tower, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9 A. F. Sellers, Chief Agent	Accident and Sickness (on a terminating basis, restricted solely to the servicing of existing Ontario Contracts and payment of claims thereunder).
Unigard Mutual Insurance Company, 372 Bay Street, Toronto, Ontario M5H 2X5 Wilson E. McLean, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
The Union Marine and General Insurance Company, Limited, 439 University Avenue, Toronto, Ontario M5W 1B6 J. B. Murch, Chief Agent	Inland Transportation and Marine (as a discontinuing company).
Union Mutual Life Insurance Company, (L'Union Mutuelle Compagnie d'Assurance Vie), 372 Bay Street, Toronto, Ontario M5H 2X5 Wilson E. McLean, Chief Agent	Life, Accident and Sickness.
Union Reinsurance Company, 188 University Avenue, Toronto, Ontario M5H 3C3 S. Gordon, Chief Agent	Automobile, Liability and Property (limited to the business of reinsurance).
United American Insurance Company, Suite 64, 1262 Don Mills Road, Don Mills, Ontario Mrs. Helen E. V. Lewis, Chief Agent	Life, Accident and Sickness.
United Benefit Life Insurance Company, 500 University Avenue, Toronto, Ontario M5G 1V8 F. A. Walton, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
United Canada Insurance Company, 155 University Avenue, 8th Floor, Toronto, Ontario D. J. Reid, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Inland Transportation, Plate Glass, Property Damage, Public Liability, Theft and Workmen's Compensation.
United Investment Life Assurance Company, c/o McMillan, Binch, Box 38, Royal Bank Plaza, Toronto, Ontario J. A. Paterson, Chief Agent	Life (restricted to service of existing policyholders and claims arising thereunder).
The United Provinces Insurance Company, 359 Kent Street, Suite 405, Ottawa, Ontario K2P 0R6 Guy Deserres, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery (excluding Machinery), Credit, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
United States Fidelity and Guaranty Company, 34 King Street East, Toronto, Ontario M5C 1E8 George A. Lightbound, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Guarantee, Hail, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness and Theft.
United States Fire Insurance Company, 155 University Avenue, Toronto, Ontario M5H 3L8 G. A. Chellew, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
The Unity Fire and General Insurance Company, 111 Avenue Road, Suite 300, Toronto, Ontario M5R 3K3 R. F. Rush, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability and Theft.
Upper Canada Insurance Company, Suite 710, 67 Yonge Street, Toronto, Ontario M5E 1J8 Tom Hanson, Chief Agent	Fire, Accident Automobile, Employers' Liability, Guarantee, Hail, Inland Transportation, Plate Glass, Public Liability, Sickness and Theft.
Utica Mutual Insurance Company, P.O. Box 30, Toronto-Dominion Centre, Toronto, Ontario M5K 1C1 F. D. Gibson, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage and Theft.
V	
Victoria Insurance Company of Canada, 155 University Avenue, Suite 1700, Toronto, Ontario M5H 3M2 R. W. Broughton, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Inland Transportation, Plate Glass, Property Damage, Public Liability, Theft and Workmen's Compensation.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The Victory Insurance Company, Limited, 188 University Avenue, Toronto, Ontario M5H 3C3 S. Gordon, Chief Agent	Life, Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability Sickness, Sprinkler Leakage, Theft and Weather (limited to contracts of reinsurance).
W	
Warner Reciprocal Insurers, 120 Bloor Street East, Toronto, Ontario M4W 1B7 Ian C. White, Chief Agent	Fire and Inland Transportation.
Washington National Insurance Company, Suite 900, 105 Adelaide Street West, Toronto, Ontario M5H 1R3 J. F. Perrett, Chief Agent	Life, Accident and Sickness.
The Waterloo Mutual Insurance Company, 14 Erb Street West, Waterloo, Ontario N2J 4C8 Kenneth I. Tyers, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery (excluding Boiler), Employers' Liability, Guarantee, Inland Transportation, Live Stock, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
The Wawanesa Mutual Insurance Company, 1819 Yonge Street, Toronto, Ontario M4S 1X9 H. B. Hawtin, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather (excluding insurance on the Premium Note Plan).
The Wawanesa Mutual Life Insurance Company, 1819 Yonge Street, Toronto, Ontario M4S 1X9 H. B. Hawtin, Chief Agent	Life, Accident and Sickness.
The Western Assurance Company, 40 Scott Street, Toronto, Ontario M5E 1L5 A. A. Horsford, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
Western General Mutual Insurance Company, Box 37, Woodstock, Ontario N4S 7W6 B. J. Wilks, Chief Agent	Hail, Liability and Property.
The Western Life Assurance Company, 105 Main Street East, P.O. Box 67, Hamilton, Ontario L8N 3B3 F. C. Few, Chief Agent	Life and Accident and Sickness Insurance (limited to the servicing of policies issued prior to January 31, 1975).
Western Surety Company, c/o Morris & Mackenzie Ltd., 1901 Yonge Street, Toronto, Ontario M4S 2Z1 A. W. Robinson, Chief Agent	Guarantee and Theft.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Westmount Life Insurance Company, c/o Stikeman, Elliott, Robarts and Bowman, P.O. Box 85, Commerce Court West, Toronto, Ontario M5L 1B9 Emerson James Arnett, Chief Agent	Life.
Y	
The Yasuda Fire and Marine Insurance Company, Limited, P.O. Box 26, Royal Bank Plaza, Toronto, Ontario M5J 2J1 Donald B. Bridge, Chief Agent	Liability, Property and Surety.
York Fire & Casualty Company, 7699 Yonge Street, Thornhill, Ontario L3T 1Z5 D. Bryce, Chief Agent	Fire, Accident, Aircraft, Automobile, Employers' Liability, Guarantee, Hail, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness and Theft.
Z	
Zurich Insurance Company, 188 University Avenue, Toronto, Ontario M5H 3C3 R. N. Mackintosh, Chief Agent	Accident, Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Zurich Life Insurance Company of Canada, 188 University Avenue, Toronto, Ontario M5H 3C3 R. N. Mackintosh, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)
CLASS 2—MUTUAL INSURANCE CORPORATIONS
(FARMERS' MUTUAL FIRE)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
A	
Algoma Mutual Fire Insurance Company, R.R. #2, Thessalon, Ontario P0R 1L0 Lorne G. Wolgemuth, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169(13) of The Corporations Act.
Amherst Island Mutual Fire Insurance Company, R.R. #1, Stella, Ontario K0H 2S0 Mrs. J. Miller, Chief Agent	Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169(13) of The Corporations Act.
The Ayr Farmers' Mutual Fire Insurance Company, P.O. Box 159, Ayr, Ontario N0B 1E0 D. R. Elmes, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169(13) of The Corporations Act.
B	
Bay of Quinte Agricultural Mutual Fire Insurance Company, P.O. Box 684, Picton, Ontario K0K 2T0 A. R. Stickle, Chief Agent	Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169(13) of The Corporations Act.
Bertie and Clinton Mutual Fire Insurance Company, Box 17, Fenwick, Ontario L0S 1C0 F. A. Legg, Chief Agent	Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169(13) of The Corporations Act.
Blanshard Mutual Fire Insurance Company, R.R. #1, St. Marys, Ontario N0M 2V0 William Hanly, Chief Agent	Hail, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169(13) of The Corporations Act.
Brant Mutual Fire Insurance Company, 207 Greenwich Street, Brantford, Ontario N3S 2X7 L. E. Knill, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169(13) of The Corporations Act.
C	
Caradoc Delaware Mutual Fire Insurance Company, R.R. #5, Mt. Brydges, Ontario N0L 1W0 D. Cobban, Chief Agent	Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169(13) of The Corporations Act.
Cayuga Mutual Fire Insurance Company, Box 204, Cayuga, Ontario N0A 1E0 Mrs. G. Hedley, Chief Agent	Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169(13) of The Corporations Act.

LICENCE REGISTER (Cont'd)

CLASS 2—MUTUAL INSURANCE CORPORATIONS (Cont'd)

(FARMERS' MUTUAL FIRE)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Culross Mutual Fire Insurance Company, Box 173, Teeswater, Ontario N0G 2S0 R. K. Lamont, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169(13) of The Corporations Act.
D	
Downie Mutual Fire Insurance Company, R.R. #5, Stratford, Ontario E. C. Doerr, Chief Agent	Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169(13) of The Corporations Act.
Dufferin Mutual Fire Insurance Company, P.O. Box 117, Shelburne, Ontario L0N 1S0 A. Reimer, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169(13 of The Corporations Act.
Dumfries Mutual Fire Insurance Company, 32 Thorne Street, Cambridge (G), Ontario N1R 1S5 G. L. Welsh, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169(13) of The Corporations Act.
Dunwich Farmers' Mutual Fire Insurance Company, Box 130, Dutton, Ontario N0L 1J0 D. Mylrea, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169(13) of The Corporations Act.
E	
East Williams Mutual Fire Insurance Company, R.R. #2, Parkhill, Ontario N0M 2K0 Mrs. J. McLennan, Chief Agent	Hail, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169(13) of The Corporations Act.
Ekfrid Mutual Fire Insurance Company, 64 Thames Street, Appin, Ontario N0L 1A0 A. N. May, Chief Agent	Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169(13) of The Corporations Act.
Elma Farmers' Mutual Fire Insurance Company, Atwood, Ontario N0G 1B0 D. Little, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169(13) of The Corporations Act.
Erie Farmers' Mutual Fire Insurance Company, Box 100, Fisherville, Ontario N0A 1G0 L. Keith Thomson, Chief Agent	Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169(13) of The Corporations Act.
F	
Farm Mutual Reinsurance Plan Inc., P.O. Box 3428, 2445 Eagle Street North, Cambridge, Ontario N3H 4T3 Bruce Bird, Chief Agent	Automobile, Hail, Liability and Property (limited to contracts of reinsurance).

LICENCE REGISTER (Cont'd)

CLASS 2—MUTUAL INSURANCE CORPORATIONS (Cont'd)

(FARMERS' MUTUAL FIRE)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Farmers' Mutual Fire Insurance Company (Lindsay), 12-16 Peel Street, P.O. Box 28, Lindsay, Ontario K9V 4R8 D. R. MacKay, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169(13) of The Corporations Act.
Formosa Mutual Fire Insurance Company, Formosa, Ontario N0G 1W0 Vernon T. Inglis, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169(13) of The Corporations Act.
G	
Germania Farmers' Mutual Fire Insurance Company, Ayton, Ontario N0G 1G0 Wm. L. Brusso, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169(13) of The Corporations Act.
Glengarry Farmers' Mutual Fire Insurance Company, Box 159, Alexandria, Ontario K0C 1A0 A. J. McDonald, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169(13) of The Corporations Act.
Grenville Patron Mutual Fire Insurance Company, P.O. Box 10, Spencerville, Ontario K0E 1XO H. R. McGrath, Chief Agent	Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169(13) of The Corporations Act.
The Grey & Bruce Mutual Fire Insurance Company, Box 658, 262 10th Street, Hanover, Ontario N4N 1P1 G. D. McArthur, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169(13) of The Corporations Act.
H	
Halwell Mutual Fire Insurance Company, 812 Woolwich Street, P.O. Box 60, Guelph, Ontario N1H 6N1 K. M. Forsythe, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169(13) of The Corporations Act.
Hamilton Township Farmers' Mutual Fire Insurance Company, Box 201, 203 Durham Street, Cobourg, Ontario Mrs. Joan Grills, Chief Agent	Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169(13) of The Corporations Act.
Hay Township Farmers' Mutual Fire Insurance Company, Box 130, Zurich, Ontario N0M 2T0 J. R. Consitt, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169(13) of The Corporations Act.

LICENCE REGISTER (Cont'd)

CLASS 2—MUTUAL INSURANCE CORPORATIONS (Cont'd)

(FARMERS' MUTUAL FIRE)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Howard Mutual Fire Insurance Company, P.O. Box 398, Ridgetown, Ontario N0P 2C0 Ira Ford, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169(13) of The Corporations Act.
Howick Farmers' Mutual Fire Insurance Company, Box 2, Wroxeter, Ontario N0G 2X0 R. C. Hutchinson, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169(13) of The Corporations Act.
K	
Kent and Essex Farmers' Mutual Fire Insurance Company, Box 356, Chatham, Ontario N7M 5K4 F. M. Fletcher, Chief Agent	Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169(13) of The Corporations Act.
L	
Lambton Mutual Fire Insurance Company, Box 520, Watford, Ontario G. C. McCormick, Chief Agent	Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169(13) of The Corporations Act.
The Lanark County Farmers' Mutual Fire Insurance Company, 16 West Gore Street, Perth, Ontario K7H 2L6 R. W. Anderson, Chief Agent	Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169(13) of The Corporations Act.
The Lennox and Addington Mutual Fire Insurance Company, Box 174, Napanee, Ontario K7R 1H2 G. D. Walters, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169(13) of The Corporations Act.
Lobo Mutual Fire Insurance Company, R.R. #6, Strathroy, Ontario J. A. McKenzie, Chief Agent	Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169(13) of The Corporations Act.
London Township Mutual Fire Insurance Company, R.R. #6, London, Ontario N6A 4C1 Mrs. Mary Tackabury, Chief Agent	Hail, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169(13) of The Corporations Act.
M	
McGillivray Mutual Fire Insurance Company, P.O. Box 149, Ailsa Craig, Ontario N0M 1A0 C. Hodgins, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169(13) of The Corporations Act.

LICENCE REGISTER (Cont'd)

CLASS 2—MUTUAL INSURANCE CORPORATIONS (Cont'd)

(FARMERS' MUTUAL FIRE)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
McKillop Mutual Fire Insurance Company, Box 819, Seaforth, Ontario N0K 1W0 Mrs. M. Sharp, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169(13) of The Corporations Act.
N	
Norfolk Mutual Fire Insurance Company, 26 Colborne Street North, Simcoe, Ontario N3Y 3T9 Mrs. M. Bannerman, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169(13) of The Corporations Act.
North Blenheim Farmers' Mutual Fire Insurance Company, Bright, Ontario N0J 1B0 M. A. Lambert, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169(13) of The Corporations Act.
North Kent Mutual Fire Insurance Company, P.O. Box 478, Dresden, Ontario N0P 1M0 K. W. Campbell, Chief Agent	Hail, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169(13) of The Corporations Act.
O	
Oxford Mutual Fire Insurance Company, Box #8, 132 Dundas Street, Thamesford, Ontario N0M 2M0 J. Harper, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169(13) of The Corporations Act.
P	
Peel Mutual Fire Insurance Company, 103 Queen Street West, Brampton, Ontario L6Y 1M3 J. R. Porter, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169(13) of The Corporations Act.
The Peel and Maryborough Mutual Fire Insurance Company, Box 190, Drayton, Ontario N0G 1P0 Mrs. Nora Doig, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169(13) of The Corporations Act.
The Prescott Farmers' Mutual Fire Insurance Company, P.O. Box 209, Alfred, Ontario K0B 1A0 J. M. Leduc, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169(13) of The Corporations Act.
S	
South Easthope Farmers' Mutual Fire Insurance Company, Box 33, Tavistock, Ontario N0B 2R0 E. Pellow, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169(13) of The Corporations Act.

LICENCE REGISTER (Cont'd)

CLASS 2—MUTUAL INSURANCE CORPORATIONS (Cont'd)

(FARMERS' MUTUAL FIRE)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Southwold Farmers' Mutual Fire Insurance Company, R.R. #3, Shedden, Ontario Mrs. E. G. Sells, Chief Agent	Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169(13) of The Corporations Act.
T	
Townsend Farmers' Mutual Fire Insurance Company, Box 297, Waterford, Ontario N0E 1Y0 L. D. Simington, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169(13) og The Corporations Act.
U	
Usborne and Hibbert Mutual Fire Insurance Company, Box 423, Exeter, Ontario N0M 1S0 W. D. Burton, Chief Agent	Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169(13) of The Corporations Act.
W	
Wabisa Mutual Fire Insurance Company, P.O. Box 55, Jarvis, Ontario R. H. Siefker, Chief Agent	Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169(13) of The Corporations Act.
West Wawanosh Mutual Fire Insurance Company, Dungannon, Ontario N0M 1R0 F. F. Thompson, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169(13) of The Corporations Act.
The Westminster Mutual Fire Insurance Company, P.O. Box 187, Dorchester, Ontario N0L 1C0 Mrs. Norah Harding, Chief Agent	Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169(13) of The Corporations Act.
Y	
The Yarmouth Mutual Fire Insurance Company, 51 William Street, St. Thomas, Ontario N5R 3H3 Miss D. V. Evans, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169(13) of The Corporations Act.

LICENCE REGISTER (Cont'd)

CLASS 4—FRATERNAL SOCIETIES

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
A	
Actra Fraternal Benefit Society, Suite #1116, 415 Yonge Street, Toronto, Ontario M5B 2E7 Bhoop Singh, Chief Agent	Life, Accident and Sickness.
The Associated Canadian Travellers, 725 The Queensway, Toronto, Ontario M8Y 1L4 H. Aaron, Chief Agent	Life and Accident.
C	
Canadian Foresters Life Insurance Society, (Forestiers Canadiens, Société d'Assurance-Vie), Box 850, Brantford, Ontario N3T 5S3 J. N. Elder, Chief Agent	Life, Accident and Sickness.
Canadian Slovak Benefit Society, 250 Villaire Avenue, Windsor, Ontario N8S 2J2 L. M. Gorek, Chief Agent	Life, Accident and Sickness.
Canadian Slovak League, 61 Golden Boulevard West, Welland, Ontario L3B 1H5 J. P. Hudak, Chief Agent	Life.
The Canadian Woodmen of the World, 8 Wilson Street West, Perth, Ontario K7H 2M5 William A. Warren, Chief Agent	Life and Sickness.
Civil Service Mutual Benefit Society, 56 Sparks Street, Room 306, Ottawa, Ontario K1P 5A9 T. E. Killeen, Chief Agent	Life.
The Commercial Travellers' Association of Canada, 17 Dundonald Street, Toronto, Ontario M4Y 1K5 C. H. Barnes, Chief Agent	Life.
Croatian Catholic Union of U.S.A., P.O. Box 262, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9 A. Sellers, Chief Agent	Life, Accident and Sickness.
Croatian Fraternal Union of America, P.O. Box 262, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9 A. Sellers, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

CLASS 4—FRATERNAL SOCIETIES (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
E	
Electrical Worker's Benefit Association, 45 Sheppard Avenue East, Suite 401, Willowdale, Ontario M2N 5Y1 K. G. Rose, Chief Agent	Life.
F	
The First Catholic Slovak Ladies Association of the United States of America, P.O. Box 262, Royal Trust Tower, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9 A. Sellers, Chief Agent	Life.
First Catholic Slovak Union of the United States of America, P.O. Box 262, Royal Trust Tower, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9 A. Sellers, Chief Agent	Life.
The Funeral Society of Ontario (Fraternal), Valhalla Executive Centre, 300 The East Mall, Suite 302, Islington, Ontario Bruce Ingram, Chief Agent	Life.
G	
The Grand Orange Lodge of British America, 94 Sheppard Avenue West, Willowdale, Ontario M2N 1M5 D. A. Griffin, Chief Agent	Life.
H	
The Hungarian Reformed Federation of America, Suite 606, 100 Adelaide Street West, Toronto, Ontario M5H 1S3 E. J. Isaac, Chief Agent	Life, Accident and Sickness.
I	
The Independent Order of Foresters, 789 Don Mills Road, Don Mills, Ontario M3C 1T9 B. C. Hallum, Chief Agent	Life, Accident and Sickness.
K	
Knights of Columbus, 2 Seven Oaks Avenue, Toronto, Ontario M8Z 3P7 Thomas J. Keating, Chief Agent	Life.

LICENCE REGISTER (Cont'd)

CLASS 4—FRATERNAL SOCIETIES (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
L	
Labour Zionist Alliance, Suite 941, 1010 St. Catherine Street West, Montreal, Quebec H3B 3R7 J. B. Bobrove, Chief Agent	Life, Accident and Sickness.
Lutheran Life Insurance Society of Canada, Marsland Centre, 12th Floor, Waterloo, Ontario N2J 4G4 H. A. Dietrich, Chief Agent	Life, Accident and Sickness.
M	
Metropolitan Toronto Police Widows' and Orphans' Fund, 590 Jarvis Street, Toronto, Ontario M4Y 2J5 D. Lewis, Chief Agent	Life.
N	
National Fraternal Society of the Deaf, 49 Frey Crescent, Scarborough, Ontario M1R 2C5 R. McAuley, Chief Agent	Life, Accident and Sickness.
North American Benefit Association, P.O. Box 234, Sarnia, Ontario M. Elaine Glass, Chief Agent	Life.
O	
Ontario Secondary School Teachers' Fraternal Society, 60 Mobile Drive, Toronto, Ontario M4A 2P3 O. S. Hall, Chief Agent	Life.
The Ontario Secondary School Teachers' Sick Benefit Society, 60 Mobile Drive, Toronto, Ontario M4A 2P3 F. C. French, Chief Agent	Sickness.
The Order of Italo-Canadians, 495 Highcroft, Ottawa, Ontario A. Bortolotti, Chief Agent	Life and Sickness.
R	
The Royal Arcanum, Supreme Council of, Royal Bank Building, 32 James Street South, Hamilton, Ontario L8P 2Y1 J. B. Simpson, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

CLASS 4—FRATERNAL SOCIETIES (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
S	
Serb National Federation, P.O. Box 262, Royal Trust Tower, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9 A. F. Sellers, Chief Agent	Life, Accident and Sickness.
Sons of Scotland Benevolent Association, 19 Richmond Street West, Toronto, Ontario M5H 1Y9 R. J. Bell, Chief Agent	Life and Sickness.
U	
Ukrainian Fraternal Society of Canada, 9 Henry Street, Brantford, Ontario N3R 1Z9 Walter Pancoe, Chief Agent	Life, Accident and Sickness.
Ukrainian Mutual Benefit Association of St. Nicholas of Canada, 27 Leland Avenue, Toronto, Ontario P. Iwachiw, Chief Agent	Life, Accident and Sickness.
Ukrainian National Aid Association of America, 140 Bathurst Street, Toronto, Ontario M5V 2R3 W. Okipniuk, Chief Agent	Life.
Ukrainian National Association, 18 Leland Avenue, Toronto, Ontario Bohdan Zorych, Chief Agent	Life, Accident and Sickness.
Ukrainian Workingmen's Association, 1699 Dundas Street West, Toronto, Ontario M6K 1V2 Wm. N. Boddy, Chief Agent	Life.
Union of Canada Life Insurance, 325 Dalhousie Street, Ottawa, Ontario K1N 8R7 P. Duchaine, Chief Agent	Life, Accident and Sickness.
United Commercial Travelers of America, Order of, 2 Echo Place, London, Ontario N5Z 3C8 A. Brown, Chief Agent	Accident.
W	
Workers Benevolent Association of Canada, 300 Bathurst Street, Toronto, Ontario M5T 2S3 N. Hrynchyshyn, Chief Agent	Life, Accident and Sickness.
The Workmen's Circle, 471 Lawrence Avenue West, Toronto, Ontario M5M 1C6 B. Litman, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

CLASS 5—MUTUAL BENEFIT SOCIETIES

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
A	
Army and Navy Veterans Society of Hamilton, Her Majesty's, 96-98 McNab Street North, Hamilton, Ontario A. H. Collingdon, Secretary	Sick and Funeral Benefits.
B	
Bled Mutual Benefit Society, 91A Taylor Avenue, Kirkland Lake, Ontario P2N 2L5 F. Racic, Secretary	Sick and Funeral Benefits.
Border Cities Italian Club Mutual Benefit Society, 2175 Parent Avenue, Windsor, Ontario N8X 4K2 L. Tonial, Secretary	Sick and Funeral Benefits.
Border Cities Italian Club Mutual Benefit Society #2, 2175 Parent Avenue, Windsor, Ontario N8X 4K2 L. Tonial, Secretary	Sick and Funeral Benefits.
The Brantford Hungarian Mutual Benefit Society, 3 Kent Road, Brantford, Ontario J. Fulop, Secretary	Sick and Funeral Benefits.
Brantford Polish Mutual Benefit and Friendly Society, 154 Pearl Street, Brantford, Ontario N3T 3P4 J. Joniec, Secretary	Sick and Funeral Benefits.
C	
Canadian Hebrew Benevolent Society, 902 Wilson Avenue, Downsview, Ontario H. Haber, Secretary	Sick and Funeral Benefits.
Canadian Pacific Expressmen's Sick Benefit Association, c/o Can. Pac. Express, Obico Terminal, 30 Newbridge Road, Toronto, Ontario M8Z 2L7 R. R. Weatherbee, Secretary	Sick and Funeral Benefits.
Czenstochower Aid Society, 13 Grass Meadoway, Willowdale, Ontario M2H 2V4 H. Deres, Secretary	Sick and Funeral Benefits.
D	
Daughters of England Benevolent Society, P.O. Box 29, Cookstown, Ontario L0L 1L0 Miss I. G. Luckett, Secretary	Sick and Funeral Benefits.

LICENCE REGISTER (Cont'd)

CLASS 5—MUTUAL BENEFIT SOCIETIES (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Driltzer Young Men's Mutual Benefit Society, 326 Wilson Avenue, Downsview, Ontario M. Bliman, Secretary	Sick and Funeral Benefits.
G	
The Goodwill Mutual Benefit Society, 64 Colgate Avenue, Toronto, Ontario M4M 1N7 M. Clark, Secretary	Sick and Funeral Benefits.
Grand Order of Israel Benefit Society, 32 Purvis Drive, Hamilton, Ontario L8S 2S1 J. Taylor, Secretary	Sick and Funeral Benefits.
H	
Hamilton St. Stanislaus Mutual Benefit Society, 31 Grande Avenue, Stoney Creek, Ontario S. Mazur, Secretary	Sick and Funeral Benefits.
The Hebrew Friendly Sons of David Mutual Benefit Society, 518 Fairlawn Avenue, Toronto, Ontario M5M 1V2 M. Weinstock, Secretary	Sick and Funeral Benefits.
I	
Independent Friendly Workers' Circle Mutual Benefit Society, 272 Codsell Avenue, Downsview, Ontario M2N 1L8 L. Hacker, Secretary	Sick and Funeral Benefits.
Independent Mutual Benefit Federation, 214 Beverley Street, Toronto, Ontario M5T 1Z3 J. Koronyi, Secretary	Sick and Funeral Benefits.
Italian Ladies' Mutual Benefit Society of Hamilton, 112 Bond Street North, Hamilton, Ontario M. Farranto, Secretary	Sick and Funeral Benefits.
Italian Mutual Benefit Society of Port Colborne and Humberstone, 223 Bell Street, Port Colborne, Ontario L3K 1J2 Nino Iocca, Secretary	Sick and Funeral Benefits.

LICENCE REGISTER (Cont'd)

CLASS 5—MUTUAL BENEFIT SOCIETIES (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Italian Mutual Benefit Society of Port Arthur, P.O. Box 2361, Thunder Bay, Ontario P7B 3B7 J. Sabatini, Secretary	Sick and Funeral Benefits.
Iwansker Mutual Benefit Society, 343 Pleasant Avenue, Willowdale, Ontario L. Kopstick, Secretary	Sick and Funeral Benefits.
J	
Judean Benevolent and Friendly Society, 42 Reiner Road, Downsview, Ontario M3H 2L2 M. Davis, Secretary	Sick and Funeral Benefits.
K	
Kieltzer Sick Benefit Society of Toronto, 164 Cocksfield Avenue, Downsview, Ontario M3H 3T5 C. Gordon, Secretary	Sick and Funeral Benefits.
L	
Lagover Mutual Benefit Society, 125 Sultana Avenue, Toronto, Ontario M6A 1T6 M. Greenspan, Secretary	Sick and Funeral Benefits.
Linitzer Sick Benefit Society, 34 Carscadden Drive, Apt. 510, Willowdale, Ontario M2R 2A8 M. Kollins, Secretary	Sick and Funeral Benefits.
Lodzer Centre Mutual Benefit Society, 35 Canyon Avenue, Apt. 1911, Downsview, Ontario D. Kamchi, Secretary	Sick and Funeral Benefits.
Loyal True Blue Association, 27 Claymore Drive, Toronto, Ontario M8Z 2S1 Mrs. M. Hoidge, Secretary	Sick and Funeral Benefits.
M	
Maclean-Hunter Printing Division Mutual Benefit Society, 4601 Yonge Street, Willowdale, Ontario M2N 5L9 R. Wooldridge, Secretary	Sick and Funeral Benefits.

LICENCE REGISTER (Cont'd)

CLASS 5—MUTUAL BENEFIT SOCIETIES (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The Marconi Mutual Benefit Society of Hamilton, 255 Balmoral Avenue North, Hamilton, Ontario L8L 7S3 Mrs. A. Zizzo, Secretary	Sick and Funeral Benefits.
Massey-Harris Company Verity Works Sick and Funeral Mutual Benefit Association, 49 Forsythe Avenue, Brantford, Ontario L. Gunson, Secretary	Sick and Funeral Benefits.
Mozirer Sick Benefit Society, 10 Ridgevale Drive, Toronto, Ontario M6A 1K8 J. Abel, Secretary	Sick and Funeral Benefits.
O	
Odd Fellows, Grand Lodge of Ontario, Independent Order of, Odd Fellows Temple, 310 O'Connor Drive, Toronto, Ontario M4J 2T9 R. E. Yager, Secretary	Sick and Funeral Benefits.
Order of Sons of Italy of Ontario Mutual Benefit Society, 190 Arlington Avenue, Toronto, Ontario Mrs. Connie Bennedsen, Secretary	Sick and Funeral Benefits.
Ostrowetz Independent Mutual Benefit Society, 14 Viewmount Avenue, Toronto, Ontario M6B 1T3 Q. Berman, Secretary	Sick and Funeral Benefits.
Ozrower Mutual Benefit Society, 6200 Bathurst Street, Apt. 110, Willowdale, Ontario Garry Wolk, Secretary	Sick and Funeral Benefits.
P	
Polish Alliance Friendly Society of Canada, 1638 Bloor Street West, Toronto, Ontario M6R 1A7 M. Bienkowski, Secretary	Sick and Funeral Benefits.
Polish National Union of Canada Mutual Benefit Society, 288 Roncesvalles Avenue, Toronto, Ontario M6R 2M4 B. Kowalski, Secretary	Sick and Funeral Benefits.
Pride of Israel Sick Benefit Society, 59 Lissom Crescent, Willowdale, Ontario M2R 2P2 D. Burton, Secretary	Sick and Funeral Benefits.

CLASS 5—MUTUAL BENEFIT SOCIETIES (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
R	
Radomer Mutual Benefit Society, 4350 Bathurst Street, Apt. 205, Downsview, Ontario M3H 2R5 S. Kates, Secretary	Sick and Funeral Benefits.
S	
Societa Figli d'Italia di Mutuo Soccorso St. Antonio di Ottawa, 1261 Sherman Drive, Ottawa, Ontario K2C 2M7 G. Gaetano, Secretary	Sick and Funeral Benefits.
Societa Italiana di Mutuo Soccorso Guglielmo Marconi, 450 Albert Street West, Saulte Ste. Marie, Ontario P6A 1C3 A. Perlini, Secretary	Sick and Funeral Benefits.
Sons and Daughters of Canadian Lithuanian Mutual Benefit Society, 200 Burndale Avenue, Willowdale, Ontario M2N 1T3 C. Narush, Secretary	Sick and Funeral Benefits.
Sons of Jacob Benevolent Society, 18 Ellendale Drive, Scarborough, Ontario M1P 1N2 M. Kadis, Secretary	Sick and Funeral Benefits.
St. Boniface Benefit Society, 96 Shanley Street, Kitchener, Ontario N2H 5P3 W. Dietrich, Secretary	Sick and Funeral Benefits.
St. Joseph Aid Society of Formosa, Formosa, Ontario N0G 1W0 D. Weiss, Secretary	Sick and Funeral Benefits.
Stashiver Young Men's Mutual Benefit Society, 100 Grandravine Drive, Downsview, Ontario J. Goldhar, Secretary	Sick and Funeral Benefits.
T	
Toronto Grand Order of Israel Mutual Benefit Society, 103 McGillivray Avenue, Toronto, Ontario M5M 2Y5 A. Leibovitch, Secretary	Sick and Funeral Benefits.
Toronto Hebrew Benevolent Society, 27 Fontainbleu Drive, Willowdale, Ontario M2M 1P1 M. Goldberg, Secretary	Sick and Funeral Benefits.

CLASS 5—MUTUAL BENEFIT SOCIETIES (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Toronto Independent Benevolent Association, 37 Bayhampton Court, Downsview, Ontario M3H 5L5 P. Ulster, Secretary	Sick and Funeral Benefits.
U	
United Jewish People's Order Mutual Benefit Society, 585 Cranbrooke Avenue, Toronto, Ontario M6A 2X9 S. Carr, Secretary	Sick and Funeral Benefits.
V	
Vitese Mutual Benefit Society, 32 Coral Gable Drive, Weston, Ontario M9M 1N9 S. Messary, Secretary	Sick and Funeral Benefits.
W	
Warsaw Lodzer Mutual Benefit Association, 21 Dellbank Road, Downsview, Ontario M3H 4M9 R. Tencer, Secretary	Sick and Funeral Benefits.
Wierzbniker Friendly Mutual Benefit Society, 100 Sultana Avenue, Toronto, Ontario M6A 1T3 A. Shuler, Secretary	Sick and Funeral Benefits.
Young Men's Hebrew Association, 40 Poinsetta Drive, Thornhill, Ontario L3T 2T6 M. Harris, Secretary	Sick and Funeral Benefits.

LICENCE REGISTER (Cont'd)

CLASS 8—LLOYD'S

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The Non-Marine Underwriters, Members of Lloyd's, London, England, Winspear, Higgins, Stevenson and Doane, 36 Toronto Street, Toronto, Ontario M5C 2C7 D. D. W. Irwin, Chief Agent	All classes except life.

Note: – The Order-in-Council dated the 29th day of November, 1934, approving the application for licence of the Non-Marine Underwriters, Members of Lloyd's, London, contained the following regulation: – "That in the list of licensed insurers to be published by the Superintendent of Insurance in The Ontario Gazette, pursuant to the provisions of Section 8 of *The Ontario Insurance Act*, the Superintendent is hereby authorized to include such summarized statements concerning members of Lloyd's licensed under the said Act as the Minister may deem sufficient and appropriate." Accordingly, the names of such members are not printed herein but are on file for inspection at the Office of the Superintendent of Insurance.

(E)

UNDERWRITERS OR SYNDICATES OF UNDERWRITERS OPERATING ON THE PLAN KNOWN AS LLOYD'S

THE NON-MARINE UNDERWRITERS, MEMBERS OF LLOYD'S, LONDON

Head Office, London, England

Attorney for Canada. – J. A. Madill, 635 Dorchester Blvd. West, Montreal.
Organized pursuant to Lloyd's Act, 1871 (Imperial Statutes 34 Vict. C.XXI) and amendments thereto.
Date commenced business in Canada. – June 29, 1932.

Statement for the Year Ended December 31, 1976.

Underwriting Account

		All Business In Canada	In Ontario
Net premiums written		$ 200,105,797	$ 36,213,627
Reserve of unearned premium (80%):			
At beginning of year		60,767,206	
At end of year		66,270,681	
Increase		$ 5,503,475	
Net premiums earned		$ 194,602,322	
Net claims incurred		$ 133,697,723	$ 25,663,281
Commissions	$ 50,507,350		
Taxes	4,765,505		
Other expenses	9,733,712	65,006,567	
Total claims and expenses		$ 198,704,290	
Underwriting loss (–)		$ *–4,101,968*	

EXHIBIT OF CLASSES OF INSURANCE TRANSACTED

Classes of Insurance	Gross and Net Premiums Written 1976	Net Claims Incurred 1976
	$	$
Property	105,360,536	66,041,544
Automobile – liability	37,543,570	30,177,180
– personal accident	2,237,753	952,731
– other	22,117,092	15,317,114
Fidelity	1,046,872	827,246
Liability	12,221,625	5,025,108
Boiler and machinery	280	450
Accident and sickness	5,835,987	1,448,846
Aircraft	13,742,682	13,907,504
Totals	200,105,797	133,697,723

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ANNUAL STATEMENT ABSTRACTS

ASSETS AND LIABILITIES, INCOME AND EXPENDITURE, ETC.,
BY CLASSES OF INSURERS

(A)

JOINT-STOCK, CASH MUTUAL AND STOCK-MUTUAL INSURANCE COMPANIES

(i) LIFE

(ii) OTHER THAN LIFE

I. LIFE INSURERS

Assets, December 31, 1976

	Name of Company	Short Term Deposits and Money Market Securities	Bonds	Stocks	Mortgages and Agreements for Sale	Real Estate	Investments in Subsidiaries and Affiliates	Policy Loans	Cash	All Other Assets	Total Assets	
		$	$	$	$	$	$	$	$	$	$	
1	Aeterna-Life	80,000	19,079,198	1,616,724	10,682,497	1,198,300	.....	1,812,426	178,062	709,156	35,356,363	1
2	Assumption Mutual Life	2,032,917	31,776,023	1,235,877	23,740,073	1,325,515	2,315,510	2,220,564	383,309	1,216,862	6,625,565	2
3	Co-operators Life	325,000	17,538,378	3,093,336	12,604,200	.....	.....	777,474	*−53,037*	869,048	35,154,399	3
4	L'Economie Mutuelle	1,485,000	14,770,387	1,367,510	16,880,698	2,977,718	300,001	1,995,902	169,809	11,889,754†*	51,836,779	4
5	Empire Life	450,000	40,324,699	27,048,441	75,653,591	1,071,363	.....	10,386,288	30,734	12,885,801†	167,850,917	5
6	Gerling Global Life	4,234,209	15,609,988	1,005,734	10,065,590	750,000	.....	2,320,647	375,970	34,699,281	69,061,419	6
7	Industrial Life	.....	212,189,509	5,666,759	250,082,491	10,568,221	5,920,035	15,835,532	1,989,477	31,254,475†	533,506,499	7
8	Laurentian Life	1,500,000	50,540,541	8,961,952	60,467,571	851,859	8,107,009	8,225,071	877,402	6,632,969†	146,164,374	8
9	Les Prevoyants	458,125	31,551,038	7,055,092	32,187,485	1,262,630	911,936	4,195,344	144,262	2,843,229†	80,609,141	9
10	Seaboard Life	2,675,000	3,227,920	251,246	9,878,133	.....	.....	492,745	297,477	2,681,756†	19,504,277	10
	Totals	13,240,251	436,607,681	57,302,671	502,242,329	20,005,606	17,554,491	48,270,993	4,393,465	105,682,331	1,205,299,818	

Liabilities, Capital and Surplus, December 31, 1976

	Name of Company	Actuarial Reserves	Unpaid Claims	Other Policyholder Liabilities	Expenses Due and Accrued	All Other Liabilities	Total Liabilities	Reserve Funds	Capital	Surplus for the Protection of Policyholders	Total	
		$	$	$	$	$	$	$	$	$	$	
1	Aeterna-Life	29,040,987	291,345	1,480,212	235,553	419,998	31,468,095	335,000	500,000	3,053,268	35,356,363	1
2	Assumption Mutual Life	49,540,950	385,258	5,412,113	139,211	3,060,477	58,538,009	1,662,284	.....	6,055,357	66,255,650	2
3	Co-operators Life	26,672,420	237,323	5,060,668	150,226	353,607	32,474,244	798,000	250,000	1,632,155	35,154,399	3
4	L'Economie Mutuelle	34,138,512	1,041,961	3,308,919	267,783	10,298,002†*	49,055,177	336,627	.....	2,444,975	51,836,779	4
5	Empire Life	128,945,237	2,782,377	8,487,851	348,504	15,765,696†	156,329,665	3,000,000	704,528	7,816,724	167,850,917	5
6	Gerling Global Life	58,311,927	2,119,343	1,115,926	282,573	1,146,111	62,975,880	369,274	2,100,000	3,616,265	69,061,419	6
7	Industrial Life	447,597,386	7,355,669	25,538,380	1,930,125	18,925,754†	501,347,314	5,100,000	.....	27,059,185	533,506,499	7
8	Laurentian Life	117,375,335	3,154,931	5,089,107	3,388,753	8,376,026†	137,384,152	2,000,000	.....	6,780,222	146,164,374	8
9	Les Prevoyants	67,670,448	1,958,492	3,346,729	625,596	2,743,015†	76,344,280	684,552	350,000	3,230,309	80,609,141	9
10	Seaboard Life	9,224,194	1,807,355	1,973,453	508,810	2,750,678†	16,264,490	68,096	1,079,646	2,092,045	19,504,277	10
	Totals	968,517,396	21,134,054	60,813,358	7,877,134	63,839,364	1,122,181,306	14,353,833	4,984,174	63,780,505	1,205,299,818	

†Includes segregated funds.

*Includes $9,054,309 applicable to pension fund.

I. LIFE INSURERS (cont'd)

Surplus Account for the Year 1976

	Name of Company	Balance Jan. 1, 1976	Profit/Loss From Summary of Operations	Special Change in Actuarial Reserve	Change in Reserves	Dividends to Shareholders	Other Increases	Other Decreases	Balance Dec. 31, 1976	
		$	$	$	$	$	$	$	$	
1	Aeterna-Life	2,788,151	550,117	.....	30,000	400,000	85,000	.....	3,053,268	1
2	Assumption Mutual Life	6,028,340	116,987	*−760,314*	680,850	.....	5,186,008	5,196,514	6,055,357	2
3	Co-operators Life	1,365,716	344,439	.....	*−53,000*	25,000	.....	.....	1,632,155	3
4	L'Economie Mutuelle	1,912,598	684,000	*−104,699*	.....	.....	.....	46,924	2,444,975	4
5	Empire Life	8,241,846	*−179,776*	.....	.....	366,355	121,009	.....	7,816,724	5
6	Gerling Global Life	2,791,274	1,155,201	.....	125,263	420,000	.....	35,473	3,616,265	6
7	Industrial Life	23,423,624	2,937,621	1,158,071	*−400,000*	.....	740,084	800,215	27,059,185	7
8	Laurentian Life	6,315,800	893,152	*−154,556*	.....	.....	.....	274,174	6,780,222	8
9	Les Prevoyants	2,473,179	1,055,505	*−28,761*	*−175,114*	94,500	.....	.....	3,230,309	9
10	Seaboard Life	317,773	1,761,753	.....	12,519	.....	.....	.....	2,092,045	10
	Totals	55,658,301	9,318,999	109,741	220,518	1,305,855	6,132,101	6,353,300	63,780,505	

Exhibit of Insurance Policies—in Canada (direct)

	Name of Company	In Force, January 1, 1976			New Effected 1976			In Force, December 31, 1976			
		Ordinary	Group	Total	Ordinary	Group	Total	Ordinary	Group	Total	
		$	$	$	$	$	$	$	$	$	
1	Aeterna-Life	307,846,921	11,017,764	318,864,685	57,980,595	.....	57,980,595	345,606,776	11,203,169	356,809,945	1
2	Assumption Mutual Life	196,173,545	259,779,549	455,953,094	55,400,856	52,968,643	108,369,499	236,830,787	303,015,780	539,846,567	2
3	Co-operators Life	342,183,145	12,131,600	354,314,745	295,623,567	.....	295,623,567	432,121,918	29,120,800	461,242,718	3
4	L'Economie Mutuelle	248,826,320	465,707,0 3	714,533,403	57,956,095	164,580,209	222,536,304	286,171,343	619,374,122	905,545,465	4
5	Empire Life	986,678,600	391,531,500	1,378,210,100	264,103,307	64,704,000	328,807,307	1,161,608,396	472,438,500	1,634,046,896	5
6	Gerling Global Life	206,802,771	6,591,618	213,394,389	29,525,372	.....	29,525,372	214,656,249	7,071,069	221,727,318	6
7	Industrial Life	2,244,096,106	1,781,070,257	4,025,166,363	496,067,294	15,502,750	511,570,044	2,559,114,367	2,038,707,151	4,597,821,518	7
8	Laurentian Life	1,205,623,206	679,386,179	1,885,009,385	217,077,603	38,938,000	256,015,603	1,325,465,723	582,659,277	1,908,125,000	8
9	Les Prevoyants	526,043,623	245,080,074	771,123,697	121,761,955	22,996,120	144,758,075	603,001,666	402,027,220	1,005,028,886	9
10	Seaboard Life	750,064,800	239,179,793	314,244,593	16,783,690	10,200	16,793,890	80,350,761	450,326,685	530,677,446	10
	Totals	6,339,339,037	4,091,475,417	10,430,814,454	1,612,280,334	359,699,922	1,971,980,256	7,244,927,986	4,915,943,773	12,160,871,759	

Exhibit of Insurance Policies—outside Canada (direct)

1	Assumption Mutual Life	94,273,081	1,530,000	95,803,081	17,636,836	7,294,450	24,931,286	103,542,030	8,288,450	111,830,480	1
2	Empire Life	38,090,900	.....	38,090,900	3,049,685	.....	3,049,685	39,201,315	.....	39,201,315	2
3	Les Prevoyants	2,012,278	.....	2,012,278	.....	.....	.....	1,983,198	.....	1,983,198	3
4	Seaboard Life	683,270	.....	683,270	.....	.....	.....	573,330	.....	573,330	4
	Totals	135,059,529	1,530,000	136,589,529	20,686,521	7,294,450	27,980,971	145,299,873	8,288,450	153,588,323	

I. LIFE INSURERS (cont'd)

Income for the Year 1976*

	Name of Company	Premiums	Settlement Annuities	Investment Income	Miscellaneous Income	Net Gain on Investments	Total Income	Total Expenditure	Balance Carried to Surplus	Average Rate of Investment Income Earned	
		$	$	$	$	$	$	$	$	%	
1	Aeterna-Life	6,524,960	.....	2,661,206	.....	10,403	9,196,569	8,646,452	550,117	8.29	1
2	Assumption Mutual Life	10,229,712	207,195	5,071,483	271,236	96,903	15,876,529	15,759,542	116,987	8.50	2
3	Co-operators Life	8,171,402	71,838	2,794,128	3,000	57,035	11,097,403	10,752,964	344,439	9.33	3
4	L'Economie Mutuelle	11,333,821	2,609	2,922,786	86,635	16,325	14,362,176	13,678,176	684,000	7.93	4
5	Empire Life	28,540,254	40,643	11,156,613	1,576,257	.....	41,313,767	41,493,543	*−179,776*	7.72	5
6	Gerling Global Life	11,698,070	.....	3,488,279	45,791	12,155	15,244,295	14,089,094	1,155,201	5.45	6
7	Industrial Life	110,117,074	.....	41,048,253	2,006,385	.....	153,171,712	150,234,091	2,937,621	8.79	7
8	Laurentian Life	27,126,583	37,026	10,100,324	693,374	432,502	38,389,809	37,496,657	893,152	7.92	8
9	Les Prevoyants	17,635,307	153,823	6,096,864	392,829	118,895	24,397,718	23,342,213	1,055,505	8.56	9
10	Seaboard Life	9,299,412	.....	1,322,636	271,775	2,728	10,896,551	9,134,798	1,761,753	9.30	10
	Totals	240,676,595	513,134	86,662,572	5,347,282	746,946	333,946,529	324,627,530	9,318,999		

Expenditure for the Year 1976*

	Name of Company	Claims Incurred	Settlement Annuities	Increase in Actuarial Reserves	Dividends to Policyholders Including Provisions	Net Loss on Investments	General Expenses, Commission and Taxes	All Other Expenses	Income Tax	Total Expenditure	
		$	$	$	$	$	$	$	$	$	
1	Aeterna-Life	2,236,680	15,412	2,953,580	241,694	.....	2,891,262	92,824	215,000	8,646,452	1
2	Assumption Mutual Life	3,835,212	112,101	5,658,590	748,548	.....	4,624,896	706,720	73,475	15,759,542	2
3	Co-operators Life	1,370,887	24,981	5,449,759	1,421,916	.....	1,889,349	251,026	345,046	10,752,964	3
4	L'Economie Mutuelle	5,258,086	.....	3,395,434	891,480	.....	3,851,150	199,469	82,557	13,678,176	4
5	Empire Life	13,969,300	130,704	11,955,328	1,562,396	1,198	12,262,236	1,846,230	*−233,849*	41,493,543	5
6	Gerling Global Life	17,342,117	13,649	*−8,738,972*	83,004	.....	3,413,690	1,951,606	24,000	14,089,094	6
7	Industrial Life	41,919,516	.....	72,418,604	5,592,708	1,268,003	24,237,644	3,284,984	1,512,632	150,234,091	7
8	Laurentian Life	12,511,932	98,515	11,794,593	1,097,726	.....	9,703,417	2,290,474	.....	37,496,657	8
9	Les Prevoyants	8,296,809	98,538	7,745,026	873,583	.....	5,673,549	654,708	.....	23,342,213	9
10	Seaboard Life	3,398,803	2,275	1,350,342	1,458,746	.....	2,572,309	319,124	33,199	9,134,798	10
	Totals	110,139,342	496,175	113,982,284	13,971,801	1,269,201	71,119,502	11,597,165	2,052,060	324,627,530	

* Includes segregated funds.

I. LIFE INSURERS (concl'd)

Segregated Funds as at December 31, 1976

	Name of Company	Assets: Bonds and Short Term	Stocks	Mortgage Loans	Cash	Other Assets	Total Assets	Liabilities: Expenses Due and Accrued	Funds Held for Policyholders: Actuarial Reserves	Amounts on Deposit	Other	Trans. from Other Funds	Total Liabilities	
		$	$	$	$	$	$	$	$	$	$	$	$	
1	L'Economie Mutuelle	31,081	932,402	.....	558	922	964,963	.....	.....	.....	910,534	54,429	964,963	1
2	Empire Life	150,000	9,256,018	.....	122,844	6,535	9,535,397	4,762	8,523,950	66,019	745,623	195,043	9,535,397	2
3	Industrial Life	891,063	2,673,611	.....	12,229	26,485	3,603,388	.....	3,603,388	.....	.....	.....	3,603,388	3
4	Laurentian Life	534,043	376,738	1,002,419	100,000	54,623	2,067,823	108,980	279,552	.....	1,278,442	400,849	2,067,823	4
5	Les Prevoyants	72,550	898,483	.....	1,088	6,621	978,742	391	.....	416,386	561,965	.....	978,742	5
6	Seaboard Life	392,000	1,433,902	218,416	39,046	25,456	2,108,820	.....	.....	2,108,820	.....	.....	2,108,820	6
	Totals	2,070,737	15,571,154	1,220,835	275,765	120,642	19,259,133	114,133	12,406,890	2,591,225	3,496,564	650,321	19,259,133	

Segregated Funds Revenue Account and Reconciliation of Funds for the Year 1976

	Name of Company	Balance Jan. 1/76	Received from Policyholders	Transfers from Other Funds	Investment Income	Gain/Loss on Sale of Investments	Increase in Asset Value	Sub-Total	Withdrawals	General Expenses	Annuity and Death Benefits	Balance Dec. 31/76	
		$	$	$	$	$	$	$	$	$	$	$	
1	L'Economie Mutuelle	904,163	277,658	.....	3,497	.....	22,549	1,207,867	240,564	2,340	.....	964,963	1
2	Empire Life	9,411,390	1,266,953	*−542,111*	382,239	237,970	366,060	11,122,501	1,516,743	62,371	12,752	9,530,635	2
3	Industrial Life	3,365,110	176,800	21	221,752	10,709	106,891	3,881,283	253,091	18,028	6,776	3,603,388	3
4	Laurentian Life	723,561	1,285,498	.....	121,458	4,149	55,306	2,189,972	202,000	29,021	108	1,958,843	4
5	Les Prevoyants	715,274	100,627	118,900	43,315	28,143	*−23,491*	982,768	.....	4,417	.....	978,351	5
6	Seaboard Life	1,887,876	356,610	.....	128,886	71,530	22,256	2,467,158	326,298	32,040	.....	2,108,820	6
	Totals	17,007,374	3,464,146	*−423,190*	901,147	352,501	549,571	21,851,549	2,538,696	148,217	19,636	19,145,000	

II. OTHER THAN LIFE

Assets, December 31, 1976

	Name of Company	Short-term and Money Market Securities	Bonds	Stocks	Mortgage Loans and Real Estate	Cash on Hand and in Banks	Agents' Balances	Amounts Owing by Reinsurers	Other Assets	Total Admitted Assets	
		$	$	$	$	$	$	$	$	$	
1	Abstainers' Insurance Co.	.....	1,938,042	6,512,015	65,532	118,318	190,835	.....	115,132	8,939,874	1
2	Anglo-Canada General Insurance Co.	398,039	2,896,752	765,269	668,613	40,066	217,908	4,779	117,988	5,109,414	2
3	The Bay City General Ins. Co.	12,937	3,910,403	1,027,728	.....	156,446	208,583	63,639	186,968	5,566,704	3
4	The Canadian Millers' Mutual Fire Ins. Co.	.....	948,126	.....	.....	55,233	43,276	52,706	27,666	1,127,007	4
5	Canadian Universal Ins. Co. Ltd.	10,673,294	14,714,081	1,552,445	.....	1,244,297	4,694,403	197,818	921,805†	33,948,143	5
6	Commerce and Industry Ins. Co. of Canada	1,183,854	1,774,470	997,659	.....	869,456	1,681,195	867,398	229,860	7,603,892	6
7	Co-operators Insurance Association	7,339,508	83,281,771	60,362,367	13,266,963	8,250	.....	445,464	2,329,062	167,033,385	7
8	Coronation Insurance Co. Ltd.	930,000	1,013,791	28,500	8,500	262,395	2,196,330	15,112	49,953	4,504,581	8
9	The Drake Insurance Co. Ltd.	550,000	75,825	.....	.....	.....	136,250	8,917	1,769	772,761	9
10	Gerling Global General Insurance Co.	5,029,793	6,319,420	510,193	1,081,590	374,390	2,077,371	270,830	31,366,263†	47,029,850	10
11	Gerling Global Reinsurance Co.	2,524,317	10,652,236	1,110,677	1,262,002	386,595	1,951,733	86,798	1,026,895†	19,001,253	11
12	Gibraltar General Insurance Co.	1,344,175	5,353,264	1,273,033	140,731	278,707	2,208,846	341	206,092	10,805,189	12
13	Lombard Insurance Co. Ltd.	70,000	325,000	.....	.....	37,673	15,624	30,816	.....	479,113	13
14	Ontario Motorist Insurance Co.	1,069,982	929,313	502,276	295,504	289,645	.....	.....	50,648	3,137,368	14
15	Ontario Mutual General Ins. Co.	30,000	3,008,707	227,000	245,452	122,640	200,776	14,476	48,461	3,897,512	15
16	Otter Dorchester Mutual Ins. Co.	.....	2,157,157	.....	187,511	134,848	252,793	18,214	52,547	2,803,070	16
17	Pafco Insurance Co. Ltd.	700,000	6,135,342	3,021,586	.....	243,892	13,395	.....	566,199	10,680,414	17
18	Pilot Insurance Co.	5,975,000	21,990,845	14,970,474	3,334,820	441,656	5,744,256	193,937	693,351	53,344,339	18
19	Premier Insurance Co.	400,754	407,732	123,865	.....	9,212	.....	.....	13,707	955,270	19
20	The Retail Lumbermen's Mut'l Fire Ins. Co.	10,000	129,758	.....	.....	21,214	19,126	.....	1,585	181,683	20
21	Scottish & York Insurance Co. Ltd.	11,699,995	7,350,395	1,832,476	.....	.....	1,422,733	59,204	587,413	22,952,216	21
22	Simcoe & Erie General Insurance Co.	1,133,502	13,377,620	3,238,808	.....	2,847,452	3,582,617	280,394	528,762	24,989,155	22
23	Transportation Fire and Casualty Co.	550,000	137,000	38,970	.....	95,098	387,608	8,377	36,864	1,253,917	23
24	The United Provinces Insurance Co.	.....	12,946,685	331,855	1,178,401	2,456,031	6,058,389	2,157,724	525,087	25,654,172	24
25	Upper Canada Insurance Co.	9,000	205,400	.....	.....	11,265	30,493	220,266	8,856	485,280	25
26	York Fire & Casualty Co.	450,000	206,704	45,052	.....	135,400	258,204	6,861	36,023	1,138,244	26
	Totals	52,034,150	202,185,839	98,472,248	21,735,619	10,640,179	33,592,744	5,004,071	39,728,956	463,393,806	

† Includes deposits withheld by reinsurers.

II. OTHER THAN LIFE (cont'd)

Liabilities and Surplus for Protection of Policyholders, December 31, 1976

	Name of Company	Unearned Premiums	Provision for Unpaid Claims and Adjustment Expenses	Amounts Owing to Reinsurers	Taxes and Expenses Due and Accrued	All Other Liabilities	Total Liabilities	Investment and Contingency Reserves	Surplus for Protection of Policyholders	Total Liabilities, Surplus and Reserves	Capital Stock Paid in	
		$	$	$	$	$	$	$	$	$	$	
1	Abstainers' Insurance Co.	2,898,758	3,003,605	87,120	120,546	141,626†	6,251,655	.....	2,688,219	8,939,874	326,614	1
2	Anglo-Canada General Ins. Co.	395,063	267,719	571,727	155,055	1,090,786†	2,480,350	49,325	2,579,739	5,109,414	358,938	2
3	The Bay City General Ins. Co.	704,032	1,666,761	149,932	15,900	2,319,702†	4,856,327	4,724	705,653	5,566,704	306,800	3
4	The Canadian Millers' Mutual Fire Ins. Co.	87,982	41,075	101,577	1,404	47,472	279,510	28,117	819,380	1,127,007	.....	4
5	Canadian Universal Ins. Co. Ltd.	2,824,800	5,821,245	4,267,018	591,288	15,302,976	28,807,327	559,971	4,580,845	33,948,143	1,000,000	5
6	Commerce and Industry Ins. Co. of Canada	115,815	191,654	2,063,991	145,380	1,386,413†	3,903,253	2,091,520	1,609,119	7,603,892	1,000,000	6
7	Co-operators Insurance Association	27,358,135	79,177,615	1,787,883	8,286,974	11,016,201	127,626,808	10,197,392	29,209,185	167,033,385	10,423,700	7
8	Coronation Insurance Co. Ltd.	276,760	690,894	713,903	53,864	1,777,509†	3,512,930	.....	991,651	4,504,581	779,400	8
9	The Drake Insurance Co. Ltd.	33,250	103,475	359,410	6,414	119,367†	621,916	156,530	*—5,685*	772,761	.....	9
10	Gerling Global General Insurance Co.	8,948,139	31,845,735	1,171,874	434,518	239,972	42,640,238	.....	4,389,612	47,029,850	1,600,000	10
11	Gerling Global Reinsurance Co.	1,438,928	3,869,234	1,668,929	11,766	8,960,762†	15,949,619	60,379	2,991,255	19,001,253	1,850,000	11
12	Gibraltar General Insurance Co.	1,284,060	1,438,980	1,333,316	272,920	4,095,248†	8,424,524	275,676	2,104,989	10,805,189	1,883,000	12
13	Lombard Insurance Co. Ltd.	37,742	161,337	31,798	1,500	.....	232,377	.....	246,736	479,113	.....	13
14	Ontario Motorist Insurance Co.	667,828	526,660	99,917	476,870	387,741	2,159,016	.....	978,352	3,137,368	500,000	14
15	Ontario Mutual General Ins. Co.	568,786	161,215	31,528	30,451	20,939	812,919	.....	3,084,593	3,897,512	.....	15
16	Otter Dorchester Mutual Ins. Co.	842,388	95,588	26,859	18,176	43,400	1,026,411	.....	1,776,659	2,803,070	.....	16
17	Pafco Insurance Co. Ltd.	1,959,332	4,366,662	65,173	616,735	574,890	7,582,792	.....	3,097,622	10,680,414	700,000	17
18	Pilot Insurance Co.	15,517,689	18,803,620	.....	1,035,770	585,121	35,942,200	27,955	17,374,184	53,344,339	204,500	18
19	Premier Insurance Co.	.....	93,850	.....	31,041	509,890	634,781	.....	320,489	955,270	53,000	19
20	The Retail Lumbermen's Mutual Fire Ins. Co.	.....	.....	.....	900	65,082	65,982	35,000	80,701	181,683	.....	20
21	Scottish & York Insurance Co. Ltd.	3,180,503	5,804,786	3,620,554	749,991	7,542,956†	20,898,790	.....	2,053,426	22,952,216	250,200	21
22	Simcoe & Erie General Insurance Co.	3,835,042	7,219,241	4,409,465	1,671,825	2,573,359†	19,708,932	480,831	4,799,392	24,989,155	2,000,000	22
23	Transportation Fire and Casualty Co.	184,645	256,242	156,337	99,862	143,041	840,127	.....	413,790	1,253,917	94,900	23
24	The United Provinces Insurance Co.	6,033,699	9,439,888	2,374,895	35,767	395,708†	18,279,957	2,105	7,372,110	25,654,172	750,000	24
25	Upper Canada Insurance Co.	17,039	13,745	225,163	9,905	27,007	292,859	.....	192,421	485,280	202,000	25
26	York Fire & Casualty Co.	155,165	207,763	78,730	81,284	132,097	655,039	.....	483,205	1,138,244	140,200	26
	Totals	79,365,580	175,268,589	25,397,099	14,956,106	59,499,265	354,486,639	13,969,525	94,937,642	463,393,806	24,423,252	

†Includes deposits withheld from reinsurers.

II. OTHER THAN LIFE (cont'd)

Profit and Loss Account for the Year Ended December 31, 1976

	Name of Company	Net Premiums Written	Net Premiums Earned	Net Claims and Adjustment Expenses	Net Commissions	Taxes and Expenses	Total Claims and Expenses	Underwriting Profit or *Loss –*	
		$	$	$	$	$	$	$	
1	Abstainers' Insurance Co.	7,391,163	6,696,783	4,294,419	1,254,815	1,139,099	6,688,333	8,450	1
2	Anglo-Canada General Ins. Co.	871,187	903,700	421,745	*–154,631*	465,558	732,672	171,028	2
3	The Bay City General Ins. Co.	1,407,293	1,589,260	1,139,259	652,739	89,718	1,881,716	*–292,456*	3
4	The Canadian Millers' Mutual Fire Ins. Co.	168,270	155,415	82,509	*–15,739*	112,533	179,303	*–23,888*	4
5	Canadian Universal Ins. Co. Ltd.	8,901,698	8,101,039	5,197,784	1,187,736	1,343,610	7,729,130	371,909	5
6	Commerce and Industry Ins. Co. of Canada	235,138	196,332	110,720	*–879,910*	488,215	*–280,975*	477,307	6
7	Co-operators Insurance Association	103,138,928	97,546,890	71,618,966	3,592,421	20,161,596	95,372,983	2,173,907	7
8	Coronation Insurance Co. Ltd.	525,787	461,892	449,509	*–55,829*	190,339	584,019	*–122,127*	8
9	The Drake Insurance Co. Ltd.	181,132	170,082	121,536	35,098	23,745	180,379	*–10,297*	9
10	Gerling Global General Insurance Co.	31,033,737	29,320,633	20,455,901	6,134,975	2,868,765	29,459,641	*–139,008*	10
11	Gerling Global Reinsurance Co.	19,128,938	19,200,533	14,111,574	5,004,056	549,876	19,665,506	*–464,973*	11
12	Gibraltar General Insurance Co.	3,295,191	2,855,732	1,789,731	*–330,529*	1,882,487	3,341,689	*–485,957*	12
13	Lombard Insurance Co. Ltd.	219,867	215,911	166,871	56,362	25,741	248,974	*–33,063*	13
14	Ontario Motorist Insurance Co.	1,396,960	1,155,342	822,384	*–718,307*	820,673	924,750	230,592	14
15	Ontario Mutual General Ins. Co.	1,047,242	969,656	479,842	183,880	424,852	1,088,574	*–118,918*	15
16	Otter Dorchester Mutual Ins. Co.	1,649,816	1,366,130	770,063	337,143	329,426	1,436,632	*–70,502*	16
17	Pafco Insurance Co. Ltd.	10,178,697	8,773,887	5,223,258	246,340	1,580,626	7,050,224	1,723,663	17
18	Pilot Insurance Co.	35,479,100	34,580,685	22,326,245	6,258,062	3,977,981	32,562,288	2,018,397	18
19	Premier Insurance Co.	.....	.....	*–56,577*	.....	91,086	34,509	*–34,509*	19
20	The Retail Lumbermen's Mutual Fire Ins. Co.	21,991	21,991	26,376	.....	13,584	39,960	*–17,969*	20
21	Scottish & York Insurance Co. Ltd.	6,378,377	5,685,736	5,882,864	*–1,031,348*	1,639,029	6,490,545	*–804,809*	21
22	Simcoe & Erie General Insurance Co.	11,665,337	10,892,313	7,180,170	365,860	3,331,132	10,877,162	15,151	22
23	Transportation Fire and Casualty Co.	416,230	417,884	320,671	*–23,479*	135,716	432,908	*–15,024*	23
24	The United Provinces Insurance Co.	13,075,875	11,664,771	7,297,341	*–442,981*	4,601,790	11,456,150	208,621	24
25	Upper Canada Insurance Co.	46,413	37,731	20,189	*–50,223*	82,961	52,927	*–15,196*	25
26	York Fire & Casualty Co.	382,630	361,980	256,218	*–58,126*	127,505	325,597	36,383	26
	Totals	258,236,997	243,342,308	170,509,568	21,548,385	46,497,643	238,555,596	4,786,712	

II. OTHER THAN LIFE (cont'd)

Profit and Loss Account for the Year Ended December 31, 1976 (concl'd)

	Name of Company	Interest, Dividends and Rents Earned	Profit on Sale of Investments	Other Income	Total Income	Income Taxes	Loss on Sale of Investments	Other Expenditure	Total Expenditure	Excess of Revenue over Expenditure	Net Profit for the Year	
		$	$	$	$	$	$	$	$	$	$	
1	Abstainers' Insurance Co.	442,065	9,241	.....	451,306	70,000	.....	.....	70,000	381,306	389,756	1
2	Anglo-Canada General Ins. Co.	322,796	29,866	49,217	401,879	.....	.....	.....	.....	401,879	572,907	2
3	The Bay City General Ins. Co.	404,495	44,319	9,256	458,070	3,190	.....	6,243	9,433	448,637	156,181	3
4	The Canadian Millers' Mutual Fire Ins. Co.	72,056	.....	.....	72,056	6,000	.....	.....	6,000	66,056	42,168	4
5	Canadian Universal Ins. Co. Ltd.	1,349,488	.....	14,362	1,363,850	541,172	33,621	174,250	749,043	614,807	986,716	5
6	Commerce and Industry Ins. Co. of Canada	345,260	.....	66,396	411,656	402,596	469,890	1,822	874,308	*−462,652*	14,655	6
7	Co-operators Insurance Association	10,280,145	54,493	.....	10,334,638	3,900,000	.....	401,349	4,301,349	6,033,289	8,207,196	7
8	Coronation Insurance Co. Ltd.	233,732	229	5,124	239,085	.....	.....	52,207	52,207	186,878	64,751	8
9	The Drake Insurance Co. Ltd.	29,457	362	.....	29,819	.....	.....	6,600	6,600	23,219	12,922	9
10	Gerling Global General Insurance Co.	797,782	8,463	161,566	967,811	200,000	.....	17,784	217,784	750,027	611,019	10
11	Gerling Global Reinsurance Co.	1,031,092	37,439	49,622	1,118,153	175,000	.....	248,026	423,026	695,127	230,154	11
12	Gibraltar General Insurance Co.	511,743	.....	4,020	515,763	*−33,500*	56,129	27,859	50,488	465,275	*−20,682*	12
13	Lombard Insurance Co. Ltd.	31,943	.....	.....	31,943	11,440	.....	75	11,515	20,428	*−12,635*	13
14	Ontario Motorist Insurance Co.	206,309	.....	.....	206,309	94,000	9,870	81,995	185,865	20,444	251,036	14
15	Ontario Mutual General Ins. Co.	228,668	4,913	2,400	235,981	24,104	.....	.....	24,104	211,877	92,959	15
16	Otter Dorchester Mutual Ins. Co.	166,210	190	504	166,904	.....	.....	.....	.....	166,904	96,402	16
17	Pafco Insurance Co. Ltd.	622,641	20,497	3,034	646,172	940,000	.....	.....	940,000	*−293,828*	1,429,835	17
18	Pilot Insurance Co.	2,749,069	118,680	.....	2,867,749	2,120,919	.....	.....	2,120,919	746,830	2,765,227	18
19	Premier Insurance Co.	69,681	.....	46,500	116,181	.....	.....	.....	.....	116,181	81,672	19
20	The Retail Lumbermen's Mutual Fire Ins. Co.	8,322	2,554	751	11,627	.....	.....	.....	.....	11,627	*−6,342*	20
21	Scottish & York Insurance Co. Ltd.	1,555,158	1,648	849	1,557,655	300,000	.....	.....	300,000	1,257,655	452,846	21
22	Simcoe & Erie General Insurance Co.	1,314,548	14,840	70,307	1,399,695	234,952	.....	519,267	754,219	645,476	660,627	22
23	Transportation Fire and Casualty Co.	60,768	.....	805	61,573	16,653	80	.....	16,733	44,840	29,816	23
24	The United Provinces Insurance Co.	1,375,744	11,260	5,265	1,392,269	.....	.....	9,150	9,150	1,383,119	1,591,740	24
25	Upper Canada Insurance Co.	15,773	.....	.....	15,773	400	.....	.....	400	15,373	177	25
26	York Fire & Casualty Co.	58,052	.....	1,363	59,415	32,861	.....	.....	32,861	26,554	62,937	26
	Totals	24,282,997	358,994	491,341	25,133,332	9,039,787	569,590	1,546,627	11,156,004	13,977,328	18,764,040	

II. OTHER THAN LIFE (concl'd)

Reconciliation of Surplus for Protection of Policyholders

	Name of Company	Balance Jan. 1, 1976	Net Profit for Year	Increase in Paid-in Capital	Other Increases	Total Increase	Net Loss for Year	Dividends Paid to Shareholders	Other Decreases	Total Decrease	Balance Dec. 31, 1976	
		$	$	$	$	$	$	$	$	$	$	
1	Abstainers' Insurance Co.	2,133,549	389,756	...	225,560	615,316	...	60,646	...	60,646	2,688,219	1
2	Anglo-Canada General Ins. Co.	2,642,048	572,907	...	...	572,907	...	602,910	32,306	635,216	2,579,739	2
3	The Bay City General Ins. Co.	473,180	156,181	...	76,292	232,473	...	...	...	...	705,653	3
4	The Canadian Millers' Mutual Fire Ins. Co.	800,329	42,168	...	19,494	61,662	...	...	42,611	42,611	819,380	4
5	Canadian Universal Ins. Co. Ltd.	3,487,091	986,716	...	335,372	1,322,088	...	...	228,334	228,334	4,580,845	5
6	Commerce and Industry Ins. Co. of Canada	2,100,977	14,655	...	...	14,655	...	...	506,513	506,513	1,609,119	6
7	Co-operators Insurance Association	20,897,527	8,207,196	2,532,225	1,286	10,740,707	...	759,799	1,669,250	2,429,049	29,209,185	7
8	Coronation Insurance Co. Ltd.	897,130	64,751	...	29,770	94,521	...	...	...	...	991,651	8
9	The Drake Insurance Co. Ltd.	36,480	12,922	...	126,873	139,795	...	...	181,960	181,960	*−5,685*	9
10	Gerling Global General Insurance Co.	3,971,180	611,019	...	79,243	690,262	...	271,830	...	271,830	4,389,612	10
11	Gerling Global Reinsurance Co.	2,768,373	230,154	...	199,353	429,507	...	203,390	3,235	206,625	2,991,255	11
12	Gibraltar General Insurance Co.	1,937,035	...	400,000	62,100	462,100	20,682	...	273,464	294,146	2,104,989	12
13	Lombard Insurance Co. Ltd.	316,553	...	...	...	...	12,635	...	57,182	69,817	246,736	13
14	Ontario Motorist Insurance Co.	816,588	251,036	...	...	251,036	...	...	89,272	89,272	978,352	14
15	Ontario Mutual General Ins. Co.	2,988,254	92,959	...	3,380	96,339	...	...	...	...	3,084,593	15
16	Otter Dorchester Mutual Ins. Co.	1,727,663	96,402	...	...	96,402	...	...	47,406	47,406	1,776,659	16
17	Pafco Insurance Co. Ltd.	1,678,846	1,429,835	...	89,941	1,519,776	...	101,000	...	101,000	3,097,622	17
18	Pilot Insurance Co.	13,543,077	2,765,227	...	1,065,880	3,831,107	...	...	...	...	17,374,184	18
19	Premier Insurance Co.	186,902	81,672	...	51,915	133,587	...	...	...	...	320,489	19
20	The Retail Lumbermen's Mutual Fire Ins. Co.	85,681	...	...	1,362	1,362	6,342	...	...	6,342	80,701	20
21	Scottish & York Insurance Co. Ltd.	1,468,644	452,846	200	131,736	584,782	...	...	...	...	2,053,426	21
22	Simcoe & Erie General Insurance Co.	3,241,379	660,627	1,000,000	...	1,660,627	...	45,000	57,614	102,614	4,799,392	22
23	Transportation Fire and Casualty Co.	391,858	29,816	...	...	29,816	...	...	7,884	7,884	413,790	23
24	The United Provinces Insurance Co.	5,667,091	1,591,740	...	114,563	1,706,308	...	...	1,289	1,289	7,372,110	24
25	Upper Canada Insurance Co.	194,831	177	1,000	8,005	9,182	...	...	11,592	11,592	192,421	25
26	York Fire & Casualty Co.	504,516	62,937	...	...	62,937	...	...	84,248	84,248	483,205	26
	Totals	74,956,782	18,803,699	3,933,425	2,622,130	25,359,254	39,659	2,044,575	3,294,160	5,378,394	94,937,642	

(B)

FARMERS' MUTUAL INSURANCE CORPORATIONS

FARMERS' MUTUAL INSURANCE CORPORATIONS
Assets, December 31, 1976

	Name of Company	Investments	Interest Due and Accrued	Cash on Hand or in Bank	Agents Balances and Premiums Uncollected	Amount Due from Re-insurance	Mortgages	Real Estate	Other Assets	Total Admitted Assets	
		$	$	$	$	$	$	$	$	$	
1	Algoma	314,276	5,061	31,839	24,330	5,685	.....	.....	.....	381,191	1
2	Amherst Island	59,126	1,268	1,924	326	28	.....	.....	.....	62,672	2
3	Ayr	658,220	11,938	56,046	9,953	2,522	.....	5,868	.....	744,547	3
4	Bay of Quinte	1,164,040	28,444	48,911	30,302	480	.....	10,204	1,003	1,283,384	4
5	Bertie & Clinton	1,253,212	25,689	25,184	4,311	916	47,580	.....	.....	1,356,892	5
6	Blanshard	326,334	6,313	31,921	1,652	137	.....	.....	.....	366,357	6
7	Brant	817,664	17,620	80,615	14,207	126	14,000	49,246	.....	993,478	7
8	Caradoc-Delaware	305,080	5,555	33,024	536	5,660	.....	.....	.....	349,855	8
9	Cayuga	515,252	8,801	39,561	4,176	364	.....	.....	.....	568,154	9
10	Culross	308,350	5,532	44,605	13,854	152	.....	.....	.....	372,493	10
11	Downie	479,969	9,892	98,647	3,802	501	.....	38,285	.....	631,096	11
12	Dufferin	767,498	21,696	52,752	80,929	393	45,967	22,579	.....	991,814	12
13	Dumfries	731,284	17,948	54,926	5,585	.....	.....	55,402	.....	865,145	13
14	Dunwich	864,223	16,362	53,926	18,438	102	.....	19,127	390	972,568	14
15	East Williams	381,800	6,524	18,979	8,335	66	.....	.....	.....	415,704	15
16	Ekfrid	403,560	8,382	32,710	982	.....	.....	9,685	.....	455,319	16
17	Elma	557,600	10,350	27,363	988	1,641	.....	8,469	.....	606,411	17
18	Erie	725,144	17,094	61,004	2,967	99,702	.....	.....	.....	905,911	18
19	Farmers' Mutual	2,991,407	62,060	69,512	204,132	156,390	.....	77,946	9,840	3,571,287	19
20	Formosa	895,150	18,934	119,384	57,154	21,521	.....	51,601	.....	1,163,744	20
21	Germania	776,646	17,410	65,581	18,829	366	.....	.....	.....	878,832	21
22	Glengarry	1,269,145	39,212	71,424	37	30,229	.....	14,571	2,685	1,427,303	22
23	Grenville	1,250,639	27,875	36,761	116,278	42,242	.....	15,046	.....	1,488,841	23
24	Grey & Bruce	549,012	14,007	35,829	41,585	.....	.....	4,607	.....	645,040	24
25	Halwell	912,626	22,072	131,027	75,369	5,536	.....	131,587	.....	1,278,217	25
26	Hamilton Township	2,087,260	45,187	130,261	60,123	17,370	.....	8,000	.....	2,348,201	26
27	Hay	1,019,597	19,647	41,222	366	.....	.....	27,252	.....	1,108,084	27
28	Howard	1,586,533	45,581	5,416	4,364	.....	8,502	111,166	.....	1,761,562	28
29	Howick	667,417	15,395	67,633	76,750	46,177	.....	28,220	.....	901,592	29
30	Kent & Essex	3,826,817	77,158	75,325	.....	5,286	.....	33,000	20	4,017,606	30

31	Lambton	2,122,295	56,881	19,668	3,647	650	.....	35,015	.....	2,238,156	31
32	Lanark	1,666,405	30,123	259,917	110,395	5,573	.....	198,000	.....	2,270,413	32
33	Lennox & Addington	136,680	4,036	430,562	17,665	37,857	.....	6,570	.....	633,370	33
34	Lobo	150,715	5,330	134,799	1,806	26,450	.....	.....	.....	319,100	34
35	London	561,145	11,059	32,070	5,066	60	.....	.....	.....	609,400	35
36	McGillivray	207,375	4,704	7,349	27,417	7,401	.....	.....	.....	254,246	36
37	McKillop	656,880	12,790	42,209	4,010	451	5,080	.....	.....	721,420	37
38	Norfolk	188,297	2,386	31,921	22,402	15,904	.....	4,850	.....	265,760	38
39	North Blenheim	682,218	19,780	41,266	1,244	431	.....	10,422	29	755,390	39
40	North Kent	968,702	19,702	131,533	4,580	.....	.....	32,928	.....	1,157,445	40
41	Oxford	1,154,902	22,814	28,113	56,494	1,876	.....	49,638	.....	1,313,837	41
42	Peel	1,985,357	63,033	81,910	18,515	.....	.....	53,665	7,597	2,210,077	42
43	Peel & Maryborough	683,008	12,192	109,606	55,943	2,335	34,449	3,502	.....	901,035	43
44	Prescott	105,090	911	30,936	45,646	42,004	.....	24,922	1,103	250,612	44
45	South Easthope	789,000	16,185	22,792	3,830	7,552	.....	16,298	.....	855,657	45
46	Southwold	215,900	3,231	68,895	543	3,232	.....	.....	.....	291,801	46
47	Townsend	513,540	12,810	10,889	102	270	4,839	.....	342	542,792	47
48	Usborne & Hibbert	1,322,433	25,260	149,855	1,960	2,162	.....	31,075	.....	1,532,745	46
49	Wabisa	816,340	36,033	35,466	5,612	.....	.....	29,026	.....	922,477	49
50	West Wawanosh	1,374,048	35,982	17,184	7,566	.....	.....	5,265	.....	1,440,045	50
51	Westminster	345,240	9,400	25,633	5,166	.....	.....	.....	.....	385,439	51
52	Yarmouth	426,059	6,815	87,389	2,661	248	.....	.....	.....	523,172	52
	TOTALS	45,536,510	1,040,464	3,443,274	1,282,930	598,048	160,417	1,223,037	23,009	53,307,689	
	OTHERS										
	Farm Mutual Reins. Plan	8,533,240	195,588	60,260	.....	268,416	262,064	434,513	82,700	9,836,781	

FARMERS' MUTUAL INSURANCE CORPORATIONS (cont'd)

Liabilities and Surplus, December 31, 1976

	Name of Company	Unpaid Claims	Unearned Premiums (at 80%)	Expenses Due and Accrued	Miscellaneous Liabilities	Provision for Refund from Surplus	Total Liabilities	Investment Reserve	Surplus	Total	
		$	$	$	$	$	$	$	$	$	
1	Algoma	2,033	110,141	1,071	8,373	.....	121,618	.....	259,573	381,191	1
2	Amherst Island	.....	7,870	725	3,658	.....	12,253	.....	50,419	62,672	2
3	Ayr	8,489	104,388	22	3,708	.....	116,607	.....	627,940	744,547	3
4	Bay of Quinte	45,524	203,281	937	10,592	.....	260,334	.....	1,023,050	1,283,384	4
5	Bertie & Clinton	103,045	342,946	.....	6,142	.....	452,133	.....	904,759	1,356,892	5
6	Blanshard	10,000	44,560	.....	183	.....	54,743	.....	311,614	366,357	6
7	Brant	26,500	111,106	1,400	5,375	.....	144,381	.....	849,097	993,478	7
8	Caradoc-Delaware	9,864	44,778	592	.....	.....	55,234	.....	294,621	349,855	8
9	Cayuga	5,700	110,778	.....	2,869	.....	119,347	.....	448,807	568,154	9
10	Culross	3,612	54,107	1,383	1,566	.....	60,668	.....	311,825	372,493	10
11	Downie	5,082	85,283	.....	1,099	.....	91,464	.....	539,632	631,096	11
12	Dufferin	19,200	277,634	3,655	.....	.....	300,489	.....	691,325	991,814	12
13	Dumfries	60,149	100,154	2,200	.....	.....	162,503	.....	702,642	865,145	13
14	Dunwich	17,025	159,759	.....	1,120	.....	177,904	.....	794,664	972,568	14
15	East Williams	9,491	101,742	2,834	.....	.....	114,067	.....	301,637	415,704	15
16	Ekfrid	.....	51,914	126	.....	.....	52,040	.....	403,279	455,319	16
17	Elma	1,575	79,112	527	64	.....	81,278	.....	525,133	606,411	17
18	Erie	122,201	115,718	799	.....	.....	238,718	.....	667,193	905,911	18
19	Farmers' Mutual	227,037	867,281	53,940	.....	.....	1,148,258	40,503	2,382,526	3,571,287	19
20	Formosa	2,150	286,599	3,857	5,424	.....	298,030	.....	865,714	1,163,744	20
21	Germania	1,840	119,919	577	1,048	.....	123,384	.....	755,448	878,832	21
22	Glengarry	78,574	419,560	4,733	.....	.....	502,867	.....	924,436	1,427,303	22
23	Grenville	70,213	537,642	43,135	23,258	.....	674,248	.....	814,593	1,488,841	23
24	Grey & Bruce	9,615	174,259	2,694	459	.....	187,027	.....	458,013	645,040	24
25	Halwell	39,166	246,628	14,078	.....	.....	299,872	.....	978,345	1,278,217	25
26	Hamilton Township	68,000	731,920	2,591	10,000	.....	812,511	.....	1,535,690	2,348,201	26
27	Hay	33,668	226,693	.....	.....	.....	260,361	.....	847,723	1,108,084	27
28	Howard	4,841	210,640	2,044	1,068	.....	218,593	.....	1,542,969	1,761,562	28
29	Howick	19,628	182,989	10,260	25,186	.....	238,063	.....	663,529	901,592	29
30	Kent & Essex	80,324	846,945	.....	987	.....	928,256	.....	3,089,350	4,017,606	30

31	Lambton	15,086	586,193	4,356	3,780	.....	609,415	.....	1,628,741	2,238,156	31
32	Lanark	126,637	1,032,826	13,072	1,394	.....	1,173,929	.....	1,096,484	2,270,413	32
33	Lennox & Addington	27,807	194,305	1,163	4,873	.....	228,148	.....	405,222	633,370	33
34	Lobo	55,480	109,892	.....	.....	.....	165,372	.....	153,728	319,100	34
35	London	30,910	136,944	.....	.....	.....	167,854	.....	441,546	609,400	35
36	McGillivray	5,000	103,410	1,617	9	.....	110,036	.....	144,210	254,246	36
37	McKillop	26,100	84,554	1,855	1,358	.....	113,867	.....	607,553	721,420	37
38	Norfolk	8,288	52,448	4,125	56,848	.....	121,709	.....	144,051	265,760	38
39	North Blenheim	4,367	98,624	995	188	.....	104,174	.....	651,216	755,390	39
40	North Kent	5,000	182,566	.....	130	.....	187,696	.....	969,749	1,157,445	40
41	Oxford	35,550	208,834	3,931	.....	.....	248,315	.....	1,065,522	1,313,837	41
42	Peel	67,472	566,857	5,776	19,166	.....	659,271	.....	1,550,806	2,210,077	42
43	Peel & Maryborough	9,993	153,877	11,301	726	.....	175,897	.....	725,138	901,035	43
44	Prescott	25,520	73,730	12,935	9,960	.....	122,145	.....	128,467	250,612	44
45	South Easthope	18,562	186,653	2,099	4,557	.....	211,871	.....	643,786	855,657	45
46	Southwold	.....	33,416	449	27	.....	33,892	.....	257,909	291,801	46
47	Townsend	6,000	80,363	298	1,307	.....	87,968	.....	454,824	542,792	47
48	Usborne & Hibbert	20,000	222,973	.....	1,491	.....	244,464	.....	1,288,281	1,532,745	48
49	Wabisa	18,421	113,714	.....	5,978	.....	138,113	.....	784,364	922,477	49
50	West Wawanosh	5,184	197,922	2,695	2,181	.....	207,982	.....	1,232,063	1,440,045	50
51	Westminster	1,275	32,602	712	2,044	.....	36,633	.....	348,806	385,439	51
52	Yarmouth	.....	60,249	.....	573	.....	60,822	.....	462,350	523,172	52
	TOTALS	1,597,198	11,469,298	221,559	228,769	.....	13,516,824	40,503	39,750,362	53,307,689	
	OTHERS										
	Farm Mutual Reins. Plan	1,483,611	1,484,119	75,267	264,544	.....	3,307,541	.....	6,529,240	9,836,781	

FARMERS' MUTUAL INSURANCE CORPORATIONS (cont'd)

Gain and Loss and Surplus Accounts for the Year Ended December 31, 1976

	Name of Company	Net Premiums Earned	Total Claims and Expenses	Underwriting Gain or *Loss*	Other Revenue or *Expenditures*	Net Gain or *Loss* for the Year	Surplus at Beginning of Year	Surplus Adjustments 1976	Surplus At End of Year	Surplus (In ¢ per $100) of Insurance	Net Amount at Risk (in Millions of $)	
		$	$	$	$	$	$	$	$	$	$	
1	Algoma	91,948	115,153	*−23,205*	29,308	6,103	253,470	.....	259,573	106.0	24.5	1
2	Amherst Island	7,437	11,781	*−4,344*	4,221	*−123*	51,267	*−725*	50,419	189.3	2.7	2
3	Ayr	235,163	184,096	51,067	46,577	97,644	526,233	4,063	627,940	70.7	88.9	3
4	Bay of Quinte	451,688	329,303	122,385	95,747	218,132	804,643	275	1,023,050	64.2	159.4	4
5	Bertie & Clinton	363,169	387,733	*−24,564*	102,149	77,585	827,194	*−20*	904,759	60.8	148.7	5
6	Blanshard	92,240	39,760	52,480	26,288	78,768	240,160	*−7,314*	311,614	87.7	35.5	6
7	Brant	237,965	138,462	99,503	56,968	156,471	697,528	*−4,902*	849,097	143.5	59.2	7
8	Caradoc-Delaware	97,018	102,336	*−5,318*	28,485	23,167	271,702	*−248*	294,621	85.2	34.6	8
9	Cayuga	203,597	162,085	41,512	32,666	74,178	374,246	383	448,807	78.6	57.1	9
10	Culross	95,982	95,896	86	26,533	26,619	285,054	152	311,825	85.8	36.3	10
11	Downie	178,556	85,350	93,206	43,607	136,813	404,770	*−1,951*	539,632	77.0	70.1	11
12	Dufferin	537,616	363,818	173,798	57,425	231,223	459,882	220	691,325	39.2	176.4	12
13	Dumfries	234,675	217,609	17,066	66,257	83,323	616,842	2,477	702,642	89.3	78.7	13
14	Dunwich	241,552	250,710	*−9,158*	69,652	60,494	735,139	*−969*	794,664	85.8	92.6	14
15	East Williams	134,696	111,795	22,901	32,181	55,082	245,722	833	301,637	61.4	49.1	15
16	Ekfrid	125,610	87,711	37,899	32,890	70,789	333,438	*−948*	403,279	101.1	39.9	16
17	Elma	157,671	131,129	26,542	43,697	70,239	450,193	4,701	525,133	85.5	61.4	17
18	Erie	237,413	148,516	88,897	58,435	147,332	520,819	*−958*	667,193	67.6	98.7	18
19	Farmers' Mutual	1,409,029	1,222,158	186,871	232,701	419,572	1,962,841	113	2,382,526	56.2	423.8	19
20	Formosa	565,499	378,638	186,861	70,067	256,928	618,780	*−9,994*	865,714	49.2	175.9	20
21	Germania	198,577	155,145	43,432	64,604	108,036	644,051	3,361	755,448	110.4	68.4	21
22	Glengarry	412,768	434,198	*−21,430*	90,495	69,065	855,371	.....	924,436	67.5	137.0	22
23	Grenville	702,221	517,171	185,050	83,361	268,411	545,881	301	814,593	31.6	257.5	23
24	Grey & Bruce	286,521	217,261	69,260	44,228	113,488	344,427	98	458,013	61.6	74.4	24
25	Halwell	471,822	390,499	81,323	84,946	166,269	812,642	*−566*	978,345	64.5	151.6	25
26	Hamilton Township	672,094	599,521	72,573	171,751	244,324	1,292,471	*−1,105*	1,535,690	65.2	235.4	26
27	Hay	375,824	318,426	57,398	83,443	140,841	706,372	510	847,723	64.2	132.0	27
28	Howard	341,330	320,991	20,339	126,721	147,060	1,395,881	28	1,542,969	123.6	124.9	28
29	Howick	323,676	200,031	123,645	73,485	197,130	466,754	*−355*	663,529	38.8	171.1	29
30	Kent & Essex	752,535	683,615	68,920	293,278	362,198	2,727,152	.....	3,089,350	106.2	291.0	30

31	Lambton	639,182	515,061	124,121	163,196	287,317	1,349,703	*−8,279*	1,628,741	72.6	224.4	31
32	Lanark	1,560,669	1,702,569	*−141,900*	131,966	*−9,934*	1,110,631	*−4,213*	1,096,484	25.1	437.3	32
33	Lennox & Addington	341,605	398,413	*−56,808*	39,742	*−17,066*	416,425	5,863	405,222	27.6	146.6	33
34	Lobo	85,822	65,158	20,664	19,603	40,267	113,589	*−128*	153,728	45.3	33.9	34
35	London	129,174	120,598	8,576	46,172	54,748	388,591	*−1,793*	441,546	78.2	56.4	35
36	McGillivray	111,907	115,428	*−3,521*	18,995	15,474	128,736	.....	144,210	35.0	41.2	36
37	McKillop	180,629	112,364	68,265	53,295	121,560	487,019	*−1,026*	607,553	98.4	61.7	37
38	Norfolk	106,499	98,795	7,704	16,409	24,113	115,318	4,620	144,051	24.8	57.9	38
39	North Blenheim	209,707	114,773	94,934	58,068	153,002	498,054	160	651,216	91.9	70.8	39
40	North Kent	226,657	169,966	56,691	83,107	139,798	828,972	979	969,749	119.3	81.3	40
41	Oxford	464,878	346,109	118,769	87,280	206,049	859,683	*−210*	1,065,522	64.7	164.7	41
42	Peel	679,437	527,390	152,047	153,112	305,159	1,245,609	38	1,550,806	62.8	247.0	42
43	Peel & Maryborough	326,102	203,094	123,008	56,892	179,900	516,672	28,566	725,138	77.3	93.8	43
44	Prescott	126,784	85,810	40,974	7,668	48,642	83,241	*−3,416*	128,467	18.8	68.3	44
45	South Easthope	376,434	284,926	91,508	58,241	149,749	494,751	*−714*	643,786	48.5	132.7	45
46	Southwold	68,373	72,030	*−3,657*	20,561	16,904	240,640	365	257,909	97.3	26.5	46
47	Townsend	114,076	104,151	9,925	43,867	53,792	400,497	535	454,824	115.0	39.6	47
46	Usborne & Hibbert	373,302	236,768	136,534	112,846	249,380	1,039,804	*−903*	1,288,281	87.5	147.2	48
49	Wabisa	191,163	219,216	*−28,053*	67,724	39,671	744,526	167	784,364	113.2	69.3	49
50	West Wawanosh	414,999	210,844	204,155	110,579	314,734	919,496	*−2,167*	1,232,063	84.6	145.6	50
51	Westminster	67,486	37,165	30,321	28,482	58,803	288,360	1,643	348,806	138.9	25.1	51
52	Yarmouth	67,462	29,633	37,829	37,060	74,889	386,864	597	462,350	170.5	27.1	52
	TOTALS	17,098,239	14,171,158	2,927,081	3,687,031	6,614,112	33,128,106	8,144	39,750,362	66.7	5,955.5	
	OTHERS											
	Farm Mutual Reins. Plan	3,723,848	3,535,804	188,044	807,912	995,956	5,561,604	*−28,320*	6,529,240	.....	.....	

FARMERS' MUTUAL INSURANCE CORPORATIONS (cont'd)

Claims and Expenses for the Year Ended December 31, 1976

	Name of Company	Gross Claims Incurred	Reinsurance Recovered or Recoverable	Net Claims Incurred	Net Adjusting Expenses	Total Claims and Adjusting Expenses	Commission Expenses	Salaries, Fees and Travelling Expenses	Fire Prevention Expenses	All Other Expenses	Total Claims and Expenses	
		$	$	$	$	$	$	$	$	$	$	
1	Algoma	76,577	6,438	70,139	496	70,635	24,650	16,641	.....	3,227	115,153	1
2	Amherst Island	15,830	9,042	6,788	.....	6,788	859	1,989	*−160*	2,305	11,781	2
3	Ayr	125,902	3,165	122,737	1,256	123,993	22,691	27,626	78	9,708	184,096	3
4	Bay of Quinte	232,595	46,637	185,958	4,605	190,563	61,068	46,991	13,842	16,839	329,303	4
5	Bertie & Clinton	413,590	150,017	263,573	5,398	268,971	63,638	37,206	1,568	16,350	387,733	5
6	Blanshard	22,165	6,975	15,190	1,213	16,403	*−2,337*	19,384	*−230*	6,540	39,760	6
7	Brant	79,182	23,711	55,471	733	56,204	5,633	49,251	15,771	11,603	138,462	7
8	Caradoc-Delaware	142,592	73,608	68,984	3,229	72,213	9,728	15,519	448	4,428	102,336	8
9	Cayuga	127,822	17,922	109,900	760	110,660	16,926	22,049	3,957	8,493	162,085	9
10	Culross	63,015	261	62,754	734	63,488	17,963	9,729	*−31*	4,747	95,896	10
11	Downie	65,731	6,939	58,792	654	59,446	1,930	15,203	*−15*	8,786	85,350	11
12	Dufferin	194,284	26,388	167,896	7,327	175,223	104,807	55,605	6,794	21,389	363,818	12
13	Dumfries	133,137	*−95*	133,232	749	133,981	1,407	42,839	18,281	21,101	217,609	13
14	Dunwich	164,153	6,159	157,994	3,298	161,292	35,672	35,685	2,403	15,658	250,710	14
15	East Williams	81,744	*−1,683*	83,427	2,097	85,524	2,690	19,194	362	4,025	111,795	15
16	Ekfrid	51,301	5,505	45,796	1,952	47,748	23,349	9,526	*−192*	7,280	87,711	16
17	Elma	66,893	12,691	54,202	1,976	56,178	26,627	33,766	3,451	11,107	131,129	17
18	Erie	145,471	54,257	91,214	2,856	94,070	19,467	18,737	2,122	14,120	148,516	18
19	Farmers' Mutual	873,807	226,964	646,843	11,719	658,562	328,896	147,998	24,133	62,569	1,222,158	19
20	Formosa	192,356	49,551	142,805	4,438	147,243	120,868	58,235	29,563	22,729	378,638	20
21	Germania	115,860	6,600	109,260	2,063	111,323	22,865	12,989	1,191	6,777	155,145	21
22	Glengarry	416,833	126,091	290,742	5,319	296,061	90,349	29,725	*−57*	18,120	434,198	22
23	Grenville	453,262	146,839	306,423	14,916	321,339	78,241	68,800	14,900	33,891	517,171	23
24	Grey & Bruce	115,073	743	114,330	3,892	118,222	54,450	36,407	96	8,086	217,261	24
25	Halwell	279,183	50,838	228,345	5,550	233,895	75,241	57,071	1,614	22,678	390,499	25
26	Hamilton Township	408,136	23,002	385,134	9,060	394,194	138,913	43,713	1,796	20,905	599,521	26
27	Hay	250,286	60,464	189,822	7,837	197,659	49,982	49,370	1,122	20,293	318,426	27
28	Howard	253,577	48,867	204,710	6,885	211,595	41,692	51,975	1,149	14,580	320,991	28
29	Howick	262,555	134,683	127,872	4,175	132,047	*−11,489*	49,176	2,064	28,233	200,031	29
30	Kent & Essex	415,267	20,967	394,300	33,496	427,796	177,506	53,003	1,137	24,173	683,615	30

31	Lambton	292,194	6,258	285,936	13,764	299,700	117,675	70,318	1,829	25,539	515,061	31
32	Lanark	1,334,168	170,941	1,163,227	39,501	1,202,728	291,416	128,817	25,484	54,124	1,702,569	32
33	Lennox & Addington	321,407	56,588	264,819	7,689	272,508	76,476	33,184	3,406	12,839	398,413	33
34	Lobo	65,487	29,220	36,267	906	37,173	12,638	11,240	378	3,729	65,158	34
35	London	98,680	23,218	75,462	1,115	76,577	19,021	16,707	2,116	6,176	120,598	35
36	McGillivray	153,875	75,287	78,588	773	79,361	22,553	11,077	*−73*	2,510	115,428	36
37	McKillop	68,869	2,123	66,746	1,058	67,804	12,741	17,609	258	13,952	112,364	37
38	Norfolk	136,290	80,073	56,217	5,922	62,139	*−7,899*	25,648	993	17,914	98,795	38
39	North Blenheim	79,180	17,282	61,898	792	62,690	18,421	19,445	3,124	11,093	114,773	39
40	North Kent	98,057	2,219	95,838	1,953	97,791	30,806	32,819	694	7,856	169,966	40
41	Oxford	192,383	512	191,871	6,960	198,831	71,754	55,626	1,257	18,641	346,109	41
42	Peel	268,869	41,046	227,823	14,605	242,428	126,788	101,193	16,551	40,430	527,390	42
43	Peel & Maryborough	186,062	102,512	83,550	2,314	85,864	47,862	52,465	87	16,816	203,094	43
44	Prescott	174,423	108,262	66,161	2,854	69,015	*−20,507*	23,417	709	13,176	85,810	44
45	South Easthope	202,770	52,857	149,913	2,766	152,679	60,969	48,225	2,634	20,419	284,926	45
46	Southwold	69,265	17,866	51,399	1,642	53,041	6,152	9,200	*−64*	3,702	72,030	46
47	Townsend	84,620	23,391	61,229	137	61,366	14,887	19,147	.....	8,751	104,151	47
48	Usborne & Hibbert	233,017	83,407	149,610	4,888	154,498	29,643	29,219	19	23,389	236,768	48
49	Wabisa	189,401	47,854	141,547	1,387	142,934	38,544	28,674	.....	9,064	219,216	49
50	West Wawanosh	123,231	11,370	111,861	4,183	116,044	48,937	36,957	*−7*	8,913	210,844	50
51	Westminster	16,611	.....	16,611	500	17,111	6,153	9,312	.....	4,589	37,165	51
52	Yarmouth	15,502	.....	15,502	320	15,822	4,449	6,960	11	2,391	29,633	52
	TOTALS	10,642,540	2,295,832	8,346,708	264,712	8,611,420	2,633,761	1,922,661	206,563	796,753	14,171,158	
	OTHERS											
	Farm Mutual Reins. Plan	2,884,646	288,442	2,596,204	.....	2,596,204	788,685	106,544	.....	44,371	3,535,804	

FARMERS' MUTUAL INSURANCE CORPORATIONS (concl'd)

Premiums Written and Reinsurance Ceded for the Year Ended December 31, 1976

	Name of Company	Gross Premiums Written					Reinsurance Premiums Ceded				Net Premiums Written	Net Premiums Earned	
		Property	Wind	Liability (Public)	Crop Hail	Total	Property	Wind	Liability (Public)	Crop Hail			
		$	$	$	$	$	$	$	$	$	$	$	
1	Algoma	126,680	12,836	4,956	.....	144,472	7,317	1,213	5,420	.....	130,522	91,948	1
2	Amherst Island	8,712	254	456	.....	9,422	670	26	229	.....	8,497	7,437	2
3	Ayr	249,837	23,319	11,255	728	285,139	19,018	2,917	16,050	546	246,608	235,163	3
4	Bay of Quinte	485,202	37,127	18,945	.....	541,274	35,125	4,960	25,908	.....	475,281	451,688	4
5	Bertie & Clinton	415,106	61,534	38,995	.....	515,635	35,549	7,468	30,001	.....	442,617	363,169	5
6	Blanshard	101,363	12,694	4,155	.....	118,212	8,594	1,517	7,791	.....	100,310	92,240	6
7	Brant	242,597	30,182	11,302	.....	284,081	14,223	3,311	13,266	.....	253,281	237,965	7
8	Caradoc-Delaware	97,789	18,610	3,405	.....	119,804	7,872	2,808	4,763	.....	104,361	97,018	8
9	Cayuga	221,906	18,527	13,034	.....	253,467	17,051	2,408	12,921	.....	221,087	203,597	9
10	Culross	107,353	8,956	2,431	.....	118,740	9,597	1,207	1,491	.....	106,445	95,982	10
11	Downie	186,076	28,347	4,477	.....	218,900	16,836	3,650	5,562	.....	192,852	178,556	11
12	Dufferin	553,145	66,461	20,237	.....	639,843	43,246	9,426	20,329	.....	566,842	537,616	12
13	Dumfries	243,806	25,593	9,209	.....	278,608	17,977	3,132	11,758	.....	245,741	234,675	13
14	Dunwich	247,732	50,597	11,779	24,856	334,964	24,853	6,591	15,181	18,642	269,697	241,552	14
15	East Williams	138,398	26,679	4,859	.....	169,936	12,971	3,700	5,056	.....	148,209	134,696	15
16	Ekfrid	126,791	17,353	4,948	.....	149,092	8,992	2,221	5,656	.....	132,223	125,610	16
17	Elma	165,191	24,689	10,576	785	201,241	10,343	3,367	13,233	412	173,886	157,671	17
18	Erie	264,150	25,689	13,765	.....	303,604	22,175	3,003	19,533	.....	258,893	237,413	18
19	Farmers' Mutual	1,422,027	191,784	98,295	.....	1,712,106	72,557	21,040	102,063	.....	1,516,446	1,409,029	19
20	Formosa	583,235	74,050	23,695	.....	680,980	40,773	6,957	19,218	.....	614,032	565,499	20
21	Germania	213,176	15,641	4,820	.....	233,637	11,933	1,965	4,609	.....	215,130	198,577	21
22	Glengarry	474,128	53,448	24,641	.....	552,217	23,166	6,121	31,005	.....	491,925	412,768	22
23	Grenville	914,901	125,159	54,426	.....	1,094,486	343,647	17,976	54,116	.....	678,747	702,221	23
24	Grey & Bruce	288,238	21,514	10,901	.....	320,653	3,106	2,995	11,995	.....	302,557	286,521	24
25	Halwell	500,430	51,963	31,623	.....	584,016	30,524	7,032	41,694	.....	504,766	471,822	25
26	Hamilton Township	757,288	75,139	39,696	.....	872,123	41,937	9,854	39,696	.....	780,636	672,094	26
27	Hay	402,911	70,227	22,612	.....	495,750	31,577	8,093	24,602	.....	431,478	375,824	27
28	Howard	336,284	58,141	21,466	.....	415,891	23,474	6,441	24,268	.....	361,708	341,330	28
29	Howick	533,665	73,602	27,635	.....	634,902	235,800	9,877	27,635	.....	361,590	323,676	29
30	Kent & Essex	769,924	149,526	52,859	.....	972,309	48,365	17,175	56,156	.....	850,613	752,535	30

31	Lambton	699,683	87,632	26,977	.....	814,292	36,640	10,455	31,482	.....	735,715	639,182	31
32	Lanark	1,744,334	214,235	81,791	.....	2,040,360	76,476	25,127	57,671	.....	1,881,086	1,560,669	32
33	Lennox & Addington	377,088	42,327	23,787	.....	443,202	32,368	5,478	33,173	.....	372,183	341,605	33
34	Lobo	99,593	14,550	3,409	.....	117,552	7,701	1,530	3,565	.....	104,756	85,822	34
35	London	138,118	20,277	6,803	.....	165,198	13,033	2,310	6,902	.....	142,953	129,174	35
36	McGillivray	120,966	20,583	6,300	.....	147,849	8,292	2,457	5,529	.....	131,571	111,907	36
37	McKillop	198,663	14,143	3,379	.....	216,185	20,754	1,778	3,367	.....	190,286	180,629	37
38	Norfolk	209,826	25,112	18,543	3,965	257,446	171,236	1,941	26,349	2,082	55,838	106,499	38
39	North Blenheim	215,431	26,497	8,995	.....	250,923	16,955	3,573	8,995	.....	221,400	209,707	39
40	North Kent	229,193	43,319	16,478	.....	288,990	14,946	6,582	20,435	.....	247,027	226,657	40
41	Oxford	482,354	63,936	23,941	.....	570,231	37,712	7,521	38,560	.....	486,438	464,878	41
42	Peel	765,395	81,999	33,259	.....	880,653	48,624	10,110	37,559	.....	784,360	679,437	42
43	Peel & Maryborough	356,094	25,988	11,381	.....	393,463	26,040	3,352	15,585	.....	348,486	326,102	43
44	Prescott	266,699	42,247	11,538	.....	320,484	168,762	5,870	11,643	.....	134,209	126,784	44
45	South Easthope	371,712	73,703	22,609	.....	468,024	31,085	10,112	22,655	.....	404,172	376,434	45
46	Southwold	69,993	11,049	1,430	.....	82,472	6,422	1,385	1,190	.....	73,475	68,373	46
47	Townsend	127,450	14,286	8,199	.....	149,935	9,304	1,762	8,671	.....	130,198	114,076	47
48	Usborne Hibbert	406,553	51,889	14,559	.....	473,001	34,682	5,621	17,591	.....	415,107	373,302	48
49	Wabisa	200,600	30,705	10,890	.....	242,195	14,897	3,207	14,194	.....	209,897	191,163	49
50	West Wawanosh	426,373	64,856	16,601	.....	507,830	35,541	8,359	19,803	.....	444,127	414,999	50
51	Westminster	65,913	13,640	3,625	.....	83,178	4,269	1,916	2,861	.....	74,132	67,486	51
52	Yarmouth	72,355	7,012	2,077	.....	81,444	6,928	807	2,670	.....	71,039	67,462	52
	TOTALS	18,822,427	2,439,626	958,024	30,334	22,250,411	2,041,935	299,704	1,041,655	21,682	18,845,435	17,098,239	
	OTHERS												
	Farm Mutual Reins. Plan	2,847,667	337,115	1,130,646	171,737	4,487,165	163,820	117,990	75,324	9,159	4,120,872	3,723,848	

	Name of Corporation	Address	President	Manager or Secretary	
1	Algoma	Thessalon	Clive Stevens	L. Wolgemuth	1
2	Amherst Island	Stella	Bruce Caughey	Mrs. J. Miller	2
3	Ayr	Ayr	Weston Sararus	D. R. Elmes	3
4	Bay of Quinte Agricultural	Picton	Richard Foster	A. R. Stickle	4
5	Bertie & Clinton	Fenwick	C. R. Spear	F. A. Legg	5
6	Blanshard	St. Marys	John Stephen	W. E. Hanley	6
7	Brant	Brantford	A. C. Huffman	L. E. Knill	7
8	Caradoc-Delaware	Mount Brydges	Ronald Doane	D. Cobban	8
9	Cayuga	Cayuga	John Hyslop	Mrs. G. Hedley	9
10	Culross	Teeswater	A. C. Moffat	K. K. Lamont	10
11	Downie	Stratford	J. L. McKay	F. W. Henderson	11
12	Dufferin	Shelburne	G. D. Ledlow	A. Reimer	12
13	Dumfries	Cambridge	Carl Jones	G. L. Welsh	13
14	Dunwich	Dutton	Ken McAlpine	D. Mylrea	14
15	East Williams	Parkhill	Donald McIntyre	Mrs. J. McLellan	15
16	Ekfrid	Appin	Kenneth Lightfoot	Allan N. May	16
17	Elma	Atwood	Roy McIntosh	D. E. Little	17
18	Erie	Fisherville	Ernest Cusler	L. K. Thomson	18
19	Farmers' Mutual	Lindsay	W. J. Gowanlock	D. R. MacKay	19
20	Formosa	Formosa	Joseph Clancy	Vernon Inglis	20
21	Germania	Ayton	G. Carmount	W. L. Brusso	21
22	Glengarry	Alexandria	C. B. Proudfoot	A. J. McDonald	22
23	Grenville	Spencerville	A. R. Kingston	H. R. McGrath	23
24	Grey & Bruce	Hanover	Jim Cumming	G. D. McArthur	24
25	Halwell	Guelph	Donald Matheson	K. M. Forsythe	25
26	Hamilton Township	Cobourg	Ray McCracken	Mrs. Joan Grills	26
27	Hay	Zurich	E. J. McBride	J. R. Consitt	27
28	Howard	Ridgetown	H. A. Cameron	Ira Ford	28
29	Howick	Wroxeter	Max. Demaray	R. C. Hutchinson	29
30	Kent & Essex	Chatham	Douglas Brodie	F. M. Fletcher	30
31	Lambton	Watford	R. J. Brandon	G. C. McCormick	31
32	Lanark	Perth	Robert McEwen	R. W. Anderson	32
33	Lennox & Addington	Napanee	Arthur McLaughlin	G. D. Walters	33
34	Lobo	Strathroy	Milton Campbell	J. A. McKenzie	34
35	London Township	London	George A. Fraleigh	Mrs. M. Tackabury	35
36	McGillivray	Ailsa Craig	Lyell Lee	Clark Hodgins	36
37	McKillop	Seaforth	Stanley McIlwain	Mrs. M. Sharp	37
38	Norfolk	Simcoe	T. C. Kelly	Mrs. M. Bannerman	38
39	North Blenheim	Bright	C. H. Moss	M. A. Lambert	39
40	North Kent	Dresden	Glynn Dobson	K. W. Campbell	40
41	Oxford	Thamesford	Cecil Wilson	J. Harper	41
42	Peel	Brampton	John Devins	J. R. Porter	42
43	Peel & Maryborough	Drayton	J. C. Walker	Mrs. N. F. Doig	43
44	Prescott	Alfred	Roger Ouellette	J. M. Leduc	44
45	South Easthope	Tavistock	John Graul	E. T. Pellow	45
46	Southwold	Sheddon	Clayton Chamberlain	Mrs. E. Sells	46
47	Townsend	Waterford	A. Anderson	L. D. Simington	47
48	Usborne & Hibbert	Exeter	R. Gardiner	W. D. Burton	48
49	Wabisa	Jarvis	B. V. Hossack	K. G. Cox	49
50	West Wawanosh	Dungannon	John Nixon	F. F. Thompson	59
51	Westminster	Dorchester	Douglas Aiken	Mrs. N. Harding	51
52	Yarmouth	St. Thomas	F. A. Olde	Miss D. V. Evans	52
	OTHERS				
	Farm Mutual Reins. Plan	Cambridge	W. Shaw	B. Bird	

(C)

FRATERNAL SOCIETIES

FRATERNAL SOCIETIES
Assets, December 31, 1976

	Society	Bonds and Debentures	Stocks	Mortgage Loans on Real Estate	Real Estate and Agreements	Loans or Liens on Policies	Cash on Hand and in Banks	Investment Income Due and Accrued	Outstanding Premiums, Dues	All Other Assets	Total Admitted Assets	
		$	$	$	$	$	$	$	$	$	$	
1	Civil Service M.B. Society*	5,033,076	.....	.....	.....	.....	17,602	85,590	16,584	.....	5,152,852	1
2	Funeral Society of Ontario	800,814	64,815	1,274,275	.....	.....	20,706	28,480	500	4,303	2,193,893	2
3	Metro Toronto Police W & O Fund	2,202,821	98,169	183,655	.....	.....	151,573	35,146	11,098	1,534	2,683,996	3
4	Ontario S.S. Teachers' Fraternal Society **	901,593	392,205	526,500	.....	.....	100,691	33,927	.....	.....	1,954,916	4
5	Ontario S.S. Teachers' Sick Benefit Society	536,941	2,500	232,421	.....	.....	24,528	32,313	.....	.....	828,703	5
6	Union of Canada Life Insurance	8,820,609	.....	9,839,806	2,721,804	895,805	474,204	229,139	32,665	80,713	23,094,745	6
	Totals	18,295,854	557,689	12,056,657	2,721,804	895,805	789,304	444,595	60,847	86,550	35,909,105	

Liabilities and Surplus, December 31, 1976

	Society	Actuarial Reserves	Unpaid Claims	Other Amounts Accruing to Members	Expenses Due and Accrued	All Other Liabilities	Total Liabilities	Investment Reserves	Other Reserves	Surplus for the Protection of Members	Total	
		$	$	$	$	$	$	$	$	$	$	
1	Civil Service M.B. Society*	4.993,416	15,675	.....	1,670	3,525	5,014,286	.....	.....	138,566	5,152,852	1
2	Funeral Society of Ontario	2,141,415	.....	.....	9,730	.....	2,151,145	16,658	.....	26,090	2,193,893	2
3	Metro Toronto Police W & O Fund	1,763,824	24,000	.....	17,056	.....	1,804,880	44	.....	879,072	2,683,996	3
4	Ontario S.S. Teachers' Fraternal Society **	1,327,060	95,600	.....	63,564	.....	1,486,224	57,600	.....	411,092	1,954,916	4
5	Ontario S.S. Teachers' Sick Benefit Society	.....	16,500	.....	35,654	.....	52,154	40,336	.....	736,213	828,703	5
6	Union of Canada Life Insurance	18,541,845	222,147	1,356,328	97,213	134,495	20,352,028	31,117	.....	2,711,600	23,094,745	6
	Totals	28,767,560	373,922	1,356,328	224,887	138,020	30,860,717	145,755	.....	4,902,633	35,909,105	

*Assumed all business of the Post Office M.B.A. as of June 30, 1976.
**Fiscal year end September 30, 1976.

FRATERNAL SOCIETIES (cont'd)

SICKNESS FUNDS

Income and Expenditure for the Year 1976

	Society	INCOME					EXPENDITURE					Balance Carried to Surplus	
		Premiums, Dues, etc.	Investment Income	Transfers From Other Funds	All Other Income	Total Income	Benefits Incurred	Normal Increase in Actuarial Reserves	Transfers to Other Funds	All Other Expenditure	Total Expenditure		
		$	$	$	$	$	$	$	$	$	$	$	
1	Ontario S.S. Teachers' Sick Benefit Society.	267,573	66,132	.....	.....	333,705	281,021	.....	.....	26,652	307,673	26,032	1
2	Union of Canada Life Insurance.....	6,013	27,539	.....	.....	33,552	5,710	*−4,364*	.....	3,500	4,846	28,706	2
	Totals.....	273,586	93,671	.....	.....	367,257	286,731	*−4,364*	.....	30,152	312,519	54,738	

Surplus Account for the Year 1976

	Society	Balance Jan. 1/1976	Net Revenue From Operations	Capital Gain/Loss Investments	Change in Non-Actuarial Reserves	Change in Valuation Basis	Other Increases or Decreases	Balance Dec. 31/1976	
		$	$	$	$	$	$	$	
1	Ontario S.S. Teachers' Sick Benefit Society.....	682,738	26,032	*−8*	27,451	.....	.....	736,213	1
2	Union of Canada Life Insurance.....	313,071	28,706	*−208*	4,104	.....	.....	345,673	2
	Totals.....	995,809	54,738	*−216*	31,555	.....	.....	1,081,886	

FRATERNAL SOCIETIES (cont'd)

MORTUARY FUNDS

Income and Expenditure for the Year 1976

	Society	INCOME					EXPENDITURE					Balance Carried to Surplus	
		Premiums, Dues, etc.	Investment Income	Transfers From Other Funds	All Other Income	Total Income	Benefits Incurred	Normal Increase in Actuarial Reserves	Transfers to Other Funds	All Other Expenditure	Total Expenditure		
		$	$	$	$	$	$	$	$	$	$	$	
1	Civil Service M.B. Society*	205,239	357,082	.....	.....	562,321	177,367	196,075	.....	94,878	468,320	94,001	1
2	Funeral Society of Ontario	794,103	.....	.....	.....	794,103	221,399	572,704	.....	.....	794,103	.....	2
3	Ontario S.S. Teachers' Fraternal Society**	226,426	136,754	.....	.....	363,180	170,200	264,190	.....	44,453	478,843	*−115,663*	3
4	Union of Canada Life Insurance	2,995,465	1,350,865	.....	.....	4,346,330	1,588,001	896,907	.....	1,830,405	4,315,313	31,017	4
	Totals	4,221,233	1,844,701	.....	.....	6,065,934	2,156,967	1,929,876	.....	1,969,736	6,056,579	9,355	

Surplus Account for the Year 1976

	Society	Balance Jan. 1/1976	Net Revenue From Operations	Capital Gain/loss on Investments	Change in Non-Actuarial Reserves	Change in Valuation Basis	Other Increases or Decreases	Balance Dec. 31/1976	
		$	$	$	$	$	$	$	
1	Civil Service M.B. Society*	123,579	94,001	.....	.....	.....	*−79,015*	138,565	1
2	Ontario S.S. Teachers' Fraternal Society**	299,022	*−115,663*	*−6,620*	49,300	183,750	.....	409,789	2
3	Union of Canada Life Insurance	1,467,862	31,017	*−10,322*	7,095	.....	*−78,488*	1,417,164	3
									4
	Totals	1,890,463	9,355	*−16,942*	56,395	183,750	*−157,503*	1,965,518	

*Assumed all business of the Post Office M.B.A. as of June 30, 1976.
**For the year ended September 30, 1976.

FRATERNAL SOCIETIES (cont'd)

SPECIAL FUNDS

Income and Expenditure for the Year 1976

	Society	INCOME					EXPENDITURE					Balance Carried to Surplus	
		Premiums, Dues, etc.	Investment Income	Transfers From Other Funds	All Other Income	Total Income	Benefits Incurred	Normal Increase in Actuarial Reserves	Transfers to Other Funds	All Other Expenditure	Total Expenditure		
		$	$	$	$	$	$	$	$	$	$	$	
1	Metro Toronto Police W & O Fund – Fraternal Fund	314,183	231,631	.....	35,330	581,144	254,400	.....	.....	35,057	289,457	291,687	1
2	Union of Canada Life Insurance – Teacher-Student Fund	255,301	65,224	.....	.....	320,525	110,543	*–30,003*	.....	94,400	174,940	145,585	2
3	– Fraternal Fund	49,511	5,798	.....	.....	55,309	.....	.....	.....	55,309	55,309	.....	3
	Totals	618,995	302,653	.....	35,330	956,978	364,943	*–30,003*	.....	184,766	519,706	437,272	

Surplus Account for the Year 1976

	Society	Balance Jan. 1/1976	Net Revenue From Operations	Capital Gain/Loss on Investments	Change in Non-Actuarial Reserves	Change in Valuation Basis	Other Increases or Decreases	Balance Dec. 31/1976	
		$	$	$	$	$	$	$	
1	Metro Toronto Police W & O Fund – Fraternal Fund	584,182	291,687	*–7,651*	10,854	.....		879,072	1
2	Union of Canada Life Insurance – Teacher-Student Fund	720,287	145,585	*–450*	.....	.....	.....	865,422	2
3	– Fraternal Fund	83,341	.....	.....	.....	.....	.....	83,341	3
	Totals	1,387,810	437,272	*–8,101*	10,854	.....		1,827,835	

FRATERNAL SOCIETIES (concl'd)

GENERAL EXPENSE FUND

Income and Expenditure for the Year 1976

	Society	Income: Premiums, Dues, etc.	Income: Investment Income	Income: Transfers From Other Funds	Income: All Other Income	Income: Total Income	Expenditure: Benefits Incurred	Expenditure: Normal Increase in Actuarial Reserves	Expenditure: Transfers to Other Funds	Expenditure: All Other Expenditure	Expenditure: Total Expenditure	Balance Carried to Surplus	
		$	$	$	$	$	$	$	$	$	$	$	
1	Funeral Society of Ontario	.....	181,850	.....	.....	181,850	.....	132,950	.....	35,966	168,916	12,934	1
2	Ontario S.S. Teachers' Fraternal Society*..	25,158	.....	.....	.....	25,158	.....	.....	.....	30,308	30,308	*−5150*	2
	Totals	25,158	181,850	.....	.....	207,008	.....	132,950	.....	66,274	199,224	7,784	

Surplus Account for the Year 1976

	Society	Balance Jan. 1/1976	Net Revenue From Operations	Capital Gain/Loss on Investments	Change in Non-Actuarial Reserves	Other Increases or Decreases	Balance Dec. 31/1976	
		$	$	$	$	$	$	
1	Funeral Society of Ontario	*−3,833*	12,934	18,207	*−1,218*	.....	26,090	1
2	Ontario S.S. Teachers' Fraternal Society*	6,453	*−5,150*	.....	.....	.....	1,303	2
	Totals	2,620	7,784	18,207	*−1,218*	.....	27,393	

*For the year ended September 30, 1976.

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MUTUAL BENEFIT SOCIETIES

MUTUAL BENEFIT SOCIETIES FOR 1976

	Short Name of Society	Assets						Liabilities				
		Real Estate	Mortgages on Real Estate	Bonds, Debentures and Other Securities	Cash on Hand and in Bank	All Other	Total	Claims Unpaid	All Other	Excess of Assets Over Liabilities	Total	
		$	$	$	$	$	$	$	$	$	$	
1	Army & Navy Veterans Society of Hamilton	55,425	.....	.....	3,764	.....	59,189	.....	.....	59,189	59,189	1
2	Bled	170,500	.....	159,900	18,377	1,385	350,162	.....	55,683	294,479	350,162	2
3	Border Cities Italian Club	.....	.....	42,000	1,025	934	43,959	.....	.....	43,959	43,959	3
4	Border Cities Italian Club No 2	.....	.....	5,000	5,320	278	10,598	.....	.....	10,598	10,598	4
5	Brantford Hungarian	.....	.....	30,000	13,591	.....	43,591	.....	.....	43,591	43,591	5
6	Brantford Polish	.....	.....	.....	13,490	.....	93,490	.....	.....	13,490	13,490	6
7	Canadian Hebrew	38,085	.....	38,850	4,616	3,713	85,264	.....	193	85,071	85,264	7
8	Canadian National Expressmen's*	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	8
9	Canadian Pacific Expressmen's	.....	.....	6,000	29,588	.....	35,588	.....	.....	35,588	35,588	9
10	Czenstochower	3,032	.....	32,306	5,373	19,861	60,572	.....	1,255	59,317	60,572	10
11	Daughters of England	.....	.....	87,010	22,553	4,419	113,982	.....	.....	113,982	113,982	11
12	Driltzer Young Men's	17,450	.....	27,500	2,615	.....	47,565	.....	11,382	36,183	47,565	12
13	Gagliano Aterno*	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	13
14	Goodwill	.....	.....	27,043	9,009	.....	36,052	.....	.....	36,052	36,052	14
15	Grand Order of Israel	.....	.....	43,450	8,026	14,126	65,602	150	364	65,088	65,602	15
16	Hamilton St. Stanislaus	.....	.....	8,905	7,838	.....	16,743	.....	.....	16,743	16,743	16
17	Hebrew Friendly Sons of David	.....	.....	19,000	4,584	9,500	33,084	.....	1,893	31,191	33,084	17
18	Independent Friendly Workers Circle	.....	.....	43,361	6,553	17,313	67,227	.....	900	66,327	67,227	18
19	Independent Federation	50,000	146,096	40,937	75	15,446	252,554	.....	18,957	233,597	252,554	19
20	Italian Ladies	.....	.....	5,000	4,653	.....	9,653	.....	.....	9,653	9,653	20
21	Italian of Port Arthur	175,753	.....	45,000	48,590	62,621	331,964	.....	20,786	311,178	331,964	21
22	Italian of Port Colborne	106,843	.....	.....	77,794	21,500	206,137	.....	28,375	177,762	206,137	22
23	Iwansker	47,952	.....	.....	3,403	14,478	65,833	.....	2,761	63,072	65,833	22
24	Judean	15,700	25,000	19,000	6,332	3,992	70,024	.....	3,668	66,356	70,024	24
25	Kieltzer of Toronto	2,748	.....	9,000	1,540	12,201	25,489	560	395	24,534	25,489	25
26	Lagover	29,200	.....	10,000	10,079	1,000	50,279	.....	.....	50,279	50,279	26
27	Linitzer	87,500	.....	70,300	7,520	1,165	166,485	.....	.....	166,485	166,485	27
28	Lodzer Centre	8,000	17,914	.....	6,917	820	33,651	.....	600	33,051	33,651	28
29	Loyal True Blue Association	.....	.....	10,500	2,786	.....	13,286	.....	.....	13,286	13,286	29
30	Maclean-Hunter Printing Division	.....	.....	28,921	665	268	29,854	.....	.....	29,854	29,854	30

31	Marconi of Hamilton	.....	.....	.....	9,825	.....	9,825	.....	.....	9,825	9,825	31
32	Massey-Harris Co. Verity Works	.....	.....	5,500	9,378	.....	14,878	.....	.....	14,878	14,878	32
33	Mozirer	15,985	35,000	39,100	9,988	6,148	106,221	.....	455	105,766	106,221	33
34	Odd Fellows Grand Lodge of Ontario I.O.O.F.	5,847,994	.....	3,472,843	787,571	901,931	11,010,339	.....	137,044	10,873,295	11,010,339	34
35	Order of Sons of Italy of Ontario	.....	.....	111,500	528	948	112,976	.....	.....	112,976	112,976	35
36	Ostrowetz Independent	.....	.....	135,775	1,843	3,194	140,812	650	20,045	120,117	140,812	36
37	Ozrower	1,680	37,000	30,500	6,372	3,337	78,889	.....	975	77,914	78,889	37
38	Polish Alliance of Canada	.....	.....	30,000	582	.....	30,582	.....	658	29,924	30,582	38
39	Polish National Union of Canada	561,081	70,750	34,000	120,112	51,512	837,455	.....	63,530	773,925	837,455	39
40	Pride of Israel	.....	.....	155,500	10,406	4,695	170,601	8,500	16,713	145,388	170,601	40
41	Radomer	35,000	.....	6,600	26,091	2,669	70,360	.....	.....	70,360	70,360	41
42	Societa Figli d'Italia di St. Antonio	.....	.....	14,051	240	.....	14,291	.....	.....	14,291	14,291	42
43	Societa Italiana di Gugliemo Marconi	224,954	.....	78,000	33,555	24,240	360,749	.....	8,439	352,310	360,749	43
44	Societa di Racalmutese	.....	.....	8,217	3,060	.....	11,277	300	.....	10,977	11,277	44
45	Sons and Daughters of Canadian Lithuanian	.....	.....	15,000	21,326	.....	36,326	.....	.....	36,326	36,326	45
46	Sons of Jacob	1	.....	29,500	6,631	4,503	40,635	.....	1,387	39,248	40,635	46
47	St. Boniface	.....	.....	2,200	934	.....	3,134	.....	.....	3,134	3,134	47
48	St. Joseph of Formosa	.....	.....	11,000	2,391	.....	13,391	.....	.....	13,391	13,391	48
49	Stashiver Young Men's	7,658	.....	18,428	5,538	16,536	48,160	.....	2,948	45,212	48,160	49
50	Toronto Grand Order of Israel	14,223	55,000	.....	36,185	31,205	136,613	100	30,516	105,997	136,613	50
51	Toronto Hebrew	1,510	.....	19,300	5,526	2,430	28,766	658	2,774	25,334	28,766	51
52	Toronto Independent	2,839	.....	33,000	3,198	5,627	44,664	.....	300	44,364	44,664	52
53	United Jewish People's Order	.....	.....	26,000	6,725	1,388	34,113	300	9,666	24,147	34,113	53
54	Vitese	.....	.....	5,332	2,104	.....	7,436	.....	.....	7,436	7,436	54
55	Warsaw Lodzer	9,623	.....	.....	3,208	8,000	20,831	.....	.....	20,831	20,831	55
56	Wierzbniker Friendly	.....	.....	22,000	263	11,500	33,763	.....	35	33,728	33,763	56
57	Young Men's Hebrew	3,780	.....	95,438	1,286	2,247	102,751	4,300	.....	98,451	102,751	57
	TOTALS	7,534,516	386,760	5,207,767	1,441,542	1,287,130	15,857,715	15,518	442,697	15,399,500	15,857,715	

*Charter Surrendered in 1976

MUTUAL BENEFIT SOCIETIES FOR 1976 (Cont'd)

	Short Name of Society	Income: Assessments, Dues and Fees	Income: Interest	Income: All Other	Income: Total	Expenses: Expenses of Management	Expenses: Benefits Paid	Expenses: All Other	Expenses: Total	Membership Reported at End of Year: Total	Membership Reported at End of Year: Entitled to Funeral Benefits	Membership Reported at End of Year: Entitled to Sick Benefits	
		$	$	$	$	$	$	$	$	$	$	$	
1	Army & Navy Veterans Society of Hamilton	4,501	.....	38,475	42,976	12,031	830	33,248	46,109	320	320	.....	1
2	Bled	12,524	8,128	16,162	36,814	4,921	13,948	1,519	20,388	588	457	457	2
3	Border Cities Italian Club	11,248	3,578	.....	14,826	2,935	12,530	400	15,865	703	703	662	3
4	Border Cities Italian Club No. 2	4,326	932	.....	5,258	653	4,400	.....	5,053	703	703	.....	4
5	Brantford Hungarian	3,800	2,881	.....	6,681	1,541	3,017	105	4,663	214	214	214	5
6	Brantford Polish	2,030	986	323	3,339	500	800	57	1,357	227	227	.....	6
7	Canadian Hebrew	8,385	2,397	7,192	17,974	7,053	1,948	4,901	13,902	175	175	175	7
8	Canadian National Expressmen's*	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	8
9	Canadian Pacific Expressmen's	20,396	2,537	.....	22,933	3,459	22,810	.....	26,269	881	881	881	9
10	Czenstochower	8,693	2,349	2,052	13,094	4,030	1,605	4,028	9,663	161	161	161	10
11	Daughters of England	6,557	5,920	12,209	24,686	12,280	4,178	13,032	29,490	793	503	368	11
12	Driltzer Young Men's	4,221	1,113	.....	5,334	1,237	760	1,133	3,130	97	97	77	12
13	Gagliano Aterno*	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	13
14	Goodwill	7,547	1,713	.....	9,260	716	3,474	60	4,250	480	480	335	14
15	Grand Order of Israel	7,174	2,556	2,600	12,330	4,214	1,571	2,811	8,596	209	201	201	15
16	Hamilton St. Stanislaus	1,954	899	1,047	3,900	870	1,320	790	2,980	164	136	136	16
17	Hebrew Friendly Sons of David	3,828	1,371	500	5,699	1,619	650	860	3,129	94	94	88	17
18	Independent Friendly Workers Circle	21,260	2,284	7,779	31,323	1,525	945	12,634	15,104	245	245	245	18
19	Independent Federation	14,373	16,320	6,999	37,692	23,208	15,196	4,338	42,742	1,845	1,845	348	19
20	Italian Ladies	486	454	587	1,527	202	1,000	416	1,618	80	80	.....	20
21	Italian of Port Arthur	9,973	4,021	85,770	99,764	34,233	3,180	28,486	65,899	623	572	572	21
22	Italian of Port Colborne	2,921	1,736	71,657	76,314	22,797	2,481	29,784	55,062	147	147	138	22
23	Iwansker	8,540	550	2,492	11,582	5,273	120	4,617	10,010	107	107	94	23
24	Judean	5,993	2,015	875	8,883	3,435	3,699	988	8,122	193	176	176	24
25	Kieltzer of Toronto	7,016	1,030	1,410	9,456	1,600	120	4,505	6,225	135	135	135	25
26	Lagover	2,144	1,445	6,312	9,901	6,511	590	1,617	8,718	96	76	76	26
27	Linitzer	6,199	6,704	5,083	17,986	3,662	1,902	7,677	13,241	187	187	179	27
28	Lodzer Centre	6,563	122	.....	6,685	9,242	765	982	10,989	165	165	110	28
29	Loyal True Blue Association	5,535	846	3,908	10,289	7,822	964	1,499	10,285	2,164	63	.....	29

30	Maclean-Hunter Printing Division	.....	2,558	186	2,744	.....	9,457	.....	9,457	387	.....	387	30
31	Marconi of Hamilton	985	718	935	2,638	348	500	1,413	2,261	80	79	.....	31
32	Massey-Harris Co. Verity Works	4,836	948	.....	5,784	745	6,328	.....	7,073	138	.....	138	32
33	Mozirer	3,669	5,828	7,224	16,721	5,404	860	2,570	8,834	128	128	128	33
34	Odd Fellows Grand Lodge of Ontario I.O.O.F.	254,741	83,723	1,179,154	1,517,618	1,192,650	52,187	162,300	1,407,137	16,721	3,500*	3,500*	34
35	Order of Sons of Italy of Ontario	8,029	8,063	2,063	18,155	5,390	4,500	1,643	11,533	1,061	654	.....	35
36	Ostrowetz Independent	8,896	10,145	1,917	20,958	3,464	1,523	3,797	8,784	225	225	225	36
37	Ozrower	7,253	1,900	1,749	10,902	1,010	478	6,434	7,922	99	.....	99	37
38	Polish Alliance of Canada	8,785	2,200	.....	10,985	2,523	11,840	.....	14,363	1,924	1,101	1,101	38
39	Polish National Union of Canada	10,569	13,459	194,845	218,873	83,155	6,090	80,838	170,083	1,597	953	953	39
40	Pride of Israel	54,235	13,078	.....	67,313	16,284	10,299	20,998	47,581	673	673	608	40
41	Radomer	9,412	825	1,983	12,220	7,408	2,454	.....	9,862	270	270	270	41
42	Societa Figli d'Italia di St. Antonio	744	38	.....	782	1,002	712	860	2,574	80	80	80	42
43	Societa Italiana di Gugliemo Marconi	4,802	5,378	38,585	48,765	614	1,615	294	2,523	319	238	238	43
44	Societa di Racalmutese	.....	641	.....	641	107	1,200	.....	1,307	64	64	.....	44
45	Sons and Daughters of Canadian Lithuanian	2,030	2,454	120	4,604	720	3,365	.....	4,085	242	242	242	45
46	Sons of Jacob	4,895	1,353	772	7,020	3,365	1,108	1,314	5,787	144	144	141	46
47	St. Boniface	506	233	.....	739	219	505	.....	724	124	124	124	47
48	St. Joseph of Formosa	1,197	878	4	2,079	293	1,373	24	1,690	194	194	194	48
49	Stashiver Young Men's	7,038	855	2,316	10,209	4,716	470	3,205	8,391	168	168	168	49
50	Toronto Grand Order of Israel	16,190	9,558	4,239	29,987	7,886	3,497	15,199	26,582	266	266	.....	50
51	Toronto Hebrew	9,777	1,438	670	11,885	3,778	785	3,205	7,768	175	169	169	51
52	Toronto Independent	9,953	2,331	3,772	16,056	2,665	2,511	3,942	9,118	169	154	154	52
53	United Jewish People's Order	7,656	1,792	.....	9,448	4,681	3,216	1,836	9,733	687	.....	288	53
54	Vitese	1,203	450	.....	1,653	110	825	284	1,219	202	202	.....	54
55	Warsaw Lodzer	3,772	471	251	4,494	3,866	.....	939	4,805	148	.....	148	55
56	Wierzbniker Friendly	4,924	1,560	970	7,454	971	432	4,301	5,704	103	103	103	56
57	Young Men's Hebrew	10,357	7,189	891	18,437	4,806	2,241	5,673	12,720	204	204	204	57
	TOTALS	654,641	254,951	1,716,078	2,625,670	1,535,749	235,174	481,556	2,252,479	38,388	19,085	15,490	

*charter surrendered in 1976

•Estimated

MUTUAL BENEFIT SOCIETIES FOR 1976 (Concl'd)

Statement of Location of the Head Office and Names of Principal Officers

	Short Name of Society	When Organized or Incorporated	Head Office	Name of President	Name of Secretary	
1	Army & Navy Veterans Society of Hamilton	1897	Hamilton	H. Goldrup	W. J. Baikie	1
2	Bled	1940	Kirkland Lake	F. Dolmovic	F. Racic	2
3	Border Cities Italian Club	1933	Windsor	D. Cantagallo	L. Tonial	3
4	Border Cities Italian Club No. 2	1974	Windsor	D. Cantagallo	L. Tonial	4
5	Brantford Hungarian	1926	Brantford	F. Pustai	J. Fulop	5
6	Brantford Polish	1932	Brantford	F. Wdowczyk	J. Joniec	6
7	Canadian Hebrew	1920	Toronto	B. Fruitman	H. Haber	7
8	Canadian National Expressmen's	1927	Toronto	Charter surrendered in 1976		8
9	Canadian Pacific Expressmen's	1893	Toronto	H. D. Morrow	P. R. Weatherbee	9
10	Czenstochower	1914	Toronto	P. Skowioneck	H. Deres	10
11	Daughters of England	1895	Weston	Mrs. F. Warby	Miss I. G. Luckett	11
12	Driltzer Young Men's	1936	Toronto	J. Rutman	M. Bliman	12
13	Gagliano Aterno	1947	Hamilton	Charter surrendered in 1976		13
14	Goodwill	1938	Toronto	Wm. Pugh	M. Clark	14
15	Grand Order of Israel	1908	Hamilton	M. Burjaw	J. Taylor	15
16	Hamilton St. Stanislaus	1915	Stoney Creek	D. Nowak	S. Mazur	16
17	Hebrew Friendly Sons of David	1962	Toronto	D. Baker	L. Baker	17
18	Independent Friendly Workers Circle	1946	Toronto	I. Appel	L. Hacker	18
19	Independent Federation	1927	Toronto	M. J. Borsos	J. Koronyi	19
20	Italian Ladies	1939	Hamilton	Mrs. R. Marranca	Mrs. M. Farrauto	20
21	Italian of Port Arthur	1930	Port Arthur	J. Talarico	J. Savatini	21
22	Italian of Port Colborne	1938	Port Colborne	L. G. Ursini	J. Rulli	22
23	Iwansker	1933	Toronto	H. Lederman	L. Kopstick	23
24	Judean	1919	Toronto	A. Wasserman	M. Davis	24
25	Kieltzer of Toronto	1913	Toronto	H. Silverstein	G. Gordon	25
26	Lagover	1933	Toronto	M. Mandel	M. Greenspan	26
27	Linitzer	1916	Toronto	M. Shefman	M. Kollins	27
28	Lodzer Centre	1960	Toronto	J. Slonim	A. Kantor	28
29	Loyal True Blue Association	1893	Toronto	Mrs. D. Johnson	Mrs. J. Nichols	29
30	Maclean-Hunter Printing Division	1923	Toronto	T. Marshall	R. Wooldridge	30
31	Marconi of Hamilton	1950	Hamilton	Mrs. L. Scime	Mrs. A. Zizzo	31
32	Massey-Harris Co. Verity Works	1899	Brantford	B. Vachon	L. Gunson	32
33	Mozirer	1906	Toronto	S. Felson	J. Abel	33
34	Odd Fellows Grand Lodge of Ontario I.O.O.F.	1875	Toronto	E. C. Matthews	R. E. Yager	34

35	Order of Sons of Italy of Ontario	1926	Welland	R. A. Tamburro	H. J. Marcaccio	35
36	Ostrowetz Independent	1925	Toronto	J. Snider	Q. R. Berman	36
37	Ozrower	1936	Toronto	F. Fogel	G. Wolk	37
38	Polish Alliance of Canada	1907	Toronto	H. Lopinski	W. Wawrow	38
39	Polish National Union of Canada	1930	Toronto	K. Mytkowski	W. Korzeniowski	39
40	Pride of Israel	1905	Toronto	S. Atkin	N. Bolter	40
41	Radomer	1935	Toronto	W. Brown	S. Kates	41
42	Societa Figli d'Italia di St. Antonio	1908	Ottawa	G. Buffone	A. Peca	42
43	Societa Italiana di Gugliemo Marconi	1917	Sault St. Marie	A. DeSilvio	A. Perlini	43
44	Societa di Racalmutese	1919	Hamilton	M. Nicolo	L. Giuseppe	44
45	Sons and Daughters of Canadian Lithuanian	1914	Toronto	J. Shinkunas	C. Narush	45
46	Sons of Jacob	1918	Toronto	M. Wilson	A. Wallensky	46
47	St. Boniface	1894	Kitchener	H. W. Joseph	B. Joseph	47
48	St. Joseph of Formosa	1918	Formosa	A. Steffler	D. Weiss	48
49	Stashiver Young Men's	1949	Toronto	S. Hershkop	J. Goldhar	49
50	Toronto Grand Order of Israel	1972	Toronto	D. Black	M. Rubinstein	50
51	Toronto Hebrew	1899	Toronto	A. Sherman	M. Goldberg	51
52	Toronto Independent	1909	Toronto	N. Shankman	P. Ulster	52
53	United Jewish People's Order	1927	Toronto	J. Cowan	S. Shek	53
54	Vitese	1935	Toronto	A. Catania	S. Messary	54
55	Warsaw Lodzer	1928	Toronto	D. Geist	R. Tencer	55
56	Wierzbniker Friendly	1955	Toronto	H. Kleinberg	A. Shuler	56
57	Young Men's Hebrew	1908	Toronto	B. Dubinsky	M. Harris	57

II

NON-PROFIT HOSPITAL AND MEDICAL SERVICES ASSOCIATIONS

NON-PROFIT HOSPITAL

	Name	ASSETS				
		As at	Bonds, Debentures, GIC's, Treasury Bills	Stocks	Mortgage Loans on Real Estate	R Es
			$	$	$	
1	Blue Cross	Dec. 31/76	38,983,606	3,676,006	9,053,375	.....
2	Delta Dental Plan of Ontario	Dec. 31/76	296,949	.....	45,173	.....
3	Prescription Services	Dec. 31/76	2,873,000	.....	.....	2
4	Quebec Hospital Services Association	Dec. 31/76	10,579,263	.....	.....	.....
	Sub-totals		52,732,818	3,676,006	9,098,548	2
	CO-OPERATIVES					
5	Co-operative Health Services af Ontario	June 30/76	2,795,748	18,746	178,429	.....
6	Cumba	Aug. 31/76	1,621,173	264,711	70,329	.....
	Sub-totals		4,416,921	283,457	248,758	.....
	Totals		57,149,739	3,959,463	9,347,306	2

	Name	LIABILITIES					
		As at	Unearned Premiums	Unpaid Claims	Provisions for Unreported Claims	Expenses Due and Accrued	B O DF L
			$	$	$	$	
1	Blue Cross	Dec. 31/76	16,876,514	2,226,823	17,286,049	215,069	1,0
2	Delta Dental Plan of Ontario	Dec. 31/76	89,929	.....	380,000	4,001	1
3	Prescription Services	Dec. 31/76	.....	913,667	253,199	50,380	.....
4	Quebec Hospital Services Assoc.	Dec. 31/76	406,584	236,300	8,551,765	141,185	.....
	Sub-totals		17,373,027	3,376,790	26,471,013	410,635	1,1
	CO-OPERATIVES						
5	Co-operative Health Services of Ontario	June 30/76	487,041	.....	550,000	6,252	.....
6	Cumba	Aug. 31/76	65,906	351,796	473,204	18,778	
	Sub-totals		552,947	351,796	1,023,204	25,030	
	Totals		17,925,974	3,728,586	27,494,217	435,665	1,2

ICAL SERVICES ASSOCIATIONS, 1976

ASSETS							
ASH	Investment and Other Income Due and Accrued	Premiums Receivable	Other Receivables	Furniture, Fixtures and Equipment	All Other Assets	Total Assets	
$	$	$	$	$	$	$	
.....	706,889	549,804	4,717,146	.....	.....	57,686,826	1
16,723	29,848	16,095	40,362	.....	.....	445,150	2
90,246	122,844	68,408	10,855	.....	28,513	3,429,673	3
74,130	158,757	177,214	8,810	.....	6,013,450	17,111,624	4
81,099	1,018,338	811,521	4,777,173	.....	6,041,963	78,673,273	
36,838	57,241	25,886	36,881	.....	.....	3,249,769	5
46,899	25,994	58,555	11,143	.....	39,019	2,137,823	6
83,737	83,235	84,441	48,024	.....	39,019	5,387,592	
64,836	1,101,573	895,962	4,825,197	.....	6,080,982	84,060,865	

LIABILITIES								
IIUMS D IN UST	Group Pre-payments and Credits	Unpaid Patronage Dividends and Loans	Other Liabilities	Total Liabilities	Invest-ment Reserve	Surplus	Total Liabilities and Surplus	
$	$	$	$	$	$	$	$	
.....	.....	.....	34,203	37,660,112	.....	20,026,714	57,686,826	1
.....	.....	.....	10,778	609,113	.....	*—163,963*	445,150	2
.....	67,428	.....	.....	1,284,674	.....	2,144,999	3,429,673	3
.....	.....	.....	651,844	9,987,678	.....	7,123,946	17,111,624	4
.....	67,428	.....	696,825	49,541,577	.....	29,131,696	78,673,273	
3,785	55,056	.....	.....	2,042,134	.....	1,207,635	3,249,769	5
6,060	19,739	460,630	.....	1,486,124	217,277	434,422	2,137,823	6
9,845	74,795	460,630	.....	3,528,258	217,277	1,642,057	5,347,592	
9,845	142,223	460,630	696,825	53,069,835	217,277	30,773,753	84,060,865	

NON-PROFIT HOSPITAL AND MEDICAL SERVICES ASSOCIATIONS, 1976

	Name	Fiscal Year Ended	Income and Expenses: Premiums Earned	Claims Incurred	Underwriting Profit or Loss	Net Other Income	Administration Expenses	Other Expenses	Net Profit or Loss	
			$	$	$	$	$	$	$	
1	Blue Cross	Dec. 31/76	97,927,027	94,894,172	3,032,855	4,131,928	9,718,028	.....	*−2,553,245*	1
2	Delta Dental Plan of Ontario	Dec. 31/76	2,561,323	2,742,277	*−180,954*	45,131	162,677	.....	*−298,500*	2
3	Prescription Services	Dec. 33/76	9,516,535	8,176,673	1,339,862	274,648	1,315,891	.....	298,619	3
4	Quebec Hospital Services Association	Dec. 31/76	24,566,444	18,493,042	6,073,402	*−372,614*	4,866,614	.....	834,174	4
	Sub-totals		134,571,329	124,306,164	10,265,165	4,079,093	16,063,210	.....	*−1,718,952*	
	CO-OPERATIVES									
5	Co-operative Health Services of Ontario	June 30/76	2,235,813	1,799,865	435,948	342,373	743,180	.....	35,141	5
6	Cumba	Aug. 31/76	3,225,811	3,100,027	125,784	164,176	473,760	.....	*−183,800*	6
	Sub-totals		5,461,624	4,899,892	561,732	506,549	1,216,940	.....	*−148,659*	
	Totals		140,032,953	129,206,056	10,826,897	4,585,642	17,280,150	.....	*−1,867,611*	

NON-PROFIT HOSPITAL AND MEDICAL SERVICES ASSOCIATIONS, 1976

Number of Subscribers and Persons Covered

HOSPITAL PLANS

	Name	Fiscal Year Ended	Number of Subscribers		Persons Covered		
			Start of Year	End of Year	Start of Year	End of Year	
1	Blue Cross	Dec. 31/76	1,125,765	1,124,747	3,020,161	3,002,557	1
	Sub-totals		1,125,765	1,124,747	3,020,161	3,002,557	
	CO-OPERATIVES						
2	Co-operative Health Services of Ontario	June 30/76	16,833	16,771	48,331	48,468	2
3	Cumba	Aug. 31/76	36,624	38,771	91,560	96,928	3
	Sub-totals		53,457	55,542	139,891	145,396	
	Totals		1,179,222	1,180,289	3,160,052	3,147,953	

Number of Subscribers and Persons Covered in Ontario

OTHER PLANS

	Name	Fiscal Year Ended	Number of Subscribers		Persons Covered		
			Start of Year	End of Year	Start of Year	End of Year	
1	Blue Cross	Dec. 31/76	927,327	1,003,887	2,715,271	2,929,641	1
2	Delta Dental Plan of Ontario	Dec. 31/76	30,714	33,602	89,743	97,291	2
3	Prescription Services	Dec. 31/76	75,143	83,478	227,409	248,860	3
4	Quebec Hospital Services Association	Dec. 31/76	34,038	37,994	86,456	96,505	4
	Sub-totals		1,067,222	1,158,961	3,118,879	3,372,297	
	CO-OPERATIVES						
5	Co-operative Health Services of Ontario	June 30/76	37,816	37,182	114,604	107,457	5
6	Cumba	Aug. 31/76	38,517	44,703	96,293	111,759	6
	Sub-totals		76,333	81,885	210,897	219,116	
	Totals		1,143,555	1,240,846	3,329,776	3,591,413	

III
INVESTMENT CONTRACT COMPANIES

INVESTORS SYNDICATE LIMITED

HEAD OFFICE, WINNIPEG, MANITOBA

Officers. – Chairman of the Board, C. E. Atchison; President, A. S. Jackson; Secretary, G. L. F. Riddell; Treasurer, H. W. Middlestead.

Directors. – C. E. Atchison, A. S. Jackson, R. H. Jones, D. C. Bjarnason, P. E. Newman, D. J. McDonald and D. E. Rettie.

Auditors. – Deloitte, Haskins & Sells.

Date of Incorporation. – July 15, 1964. *Commenced Business in Ontario.* – September 1, 1964.

Statement of Affairs for the Year Ended December 31, 1976

Capital Stock

	Amount
Authorized:	
100,000 preferred shares, par value $100 each	$ 10,000,000
10,000 common shares, par value $100 each	1,000,000
TOTAL	$ 11,000,000

	No. of Shares	Amount Subscribed	Amount Paid in Cash
Issued and outstanding:			
At beginning and end of year:			
Preferred shares	23,000	$ 2,300,000	$ 2,300,000
Common shares	5,000	$ 500,000	$ 500,000

Balance Sheet

Assets

Cash on hand and short term notes		$ 29,638,693
Bonds and notes owned by the company (market value $59,228,672)		65,128,938
Stocks owned by the company, at market value		22,434,238
First mortgage loans on real estate		301,305,315
Debentures of parent company		47,300,000
Certificate loans		15,348,227
Investment income, due and accrued		4,513,738
Investment in real estate (including office premises – $2,248,320)		3,918,153
Investment in aircraft		8,439,154
Investment in oil and gas exploration		1,000,000
		$499,026,456
Accounts and notes receivable from representatives and others	$ 1,876,367	
Prepaid expenses and deferred charges	4,974,534	
Excess of cost over market value of stocks	4,364,354	
	$11,215,255	
DEDUCT – unadmitted assets	11,215,255	
TOTAL QUALIFIED ASSETS		$499,026,456

Liabilities, Capital and Surplus

Certificate reserves			$451,139,752
Mortgagors' deposits			9,014,409
Provision for additional certificate credits			5,370,455
Serial debenture			2,555,000
Other liabilities			5,512,739
TOTAL LIABILITIES			$473,592,355
Deferred income taxes			6,986,681
Income deferred to future years			1,240,310
			$481,819,346
Capital stock paid			2,800,000
Premium on capital stock	$ 7,934,600		
Earned surplus	17,687,765	$25,622,365	
DEDUCT – unadmitted assets (per contra)		11,215,255	14,407,110
GRAND TOTAL			$499,026,456

Investors Syndicate Limited (concl'd)

Summary of Operations – Year Ended December 31, 1976

Loading charges on certificates			$ 4,911,838
Income from investments			39,305,504
			$ 44,217,342
Interest on certificate reserves	$16,101,335		
Additional credits to certificate reserves	9,203,055	$25,304,390	
Salesmen's commissions	$ 5,501,444		
Sales and certificates issuance expenses	3,687,919	9,189,363	
Operating expenses		2,792,214	37,285,967
OPERATING INCOME			$ 6,931,375
Net loss from fees		*—980,393*	
Profit on sale of investments (net of tax)		395	*—979,998*
			$ 5,951,377
Provision for income tax			2,094,000
BALANCE CARRIED TO SURPLUS ACCOUNT			$ 3,857,377

Surplus Account – Year Ended December 31, 1976

BALANCE, December 31, 1975	$ 24,579,988
ADD—profit for the year	3,857,377
	$ 28,437,365
DEDUCT—dividends paid	2,815,000
BALANCE, DECEMBER 31, 1976	$ 25,622,365

Summary of Movement of Certificates at Maturity Values by Provinces

PROVINCE	DECEMBER 31, 1975		ADDITIONS		DEDUCTIONS		DECEMBER 31, 1976	
	No.	MATURITY VALUE	No.	MATURITY VALUE	No.	MATURITY VALUE	No.	MATURITY VALUE
		$		$		$		$
British Columbia	14,037	117,059,643	3,989	50,489,410	2,810	25,871,028	15,216	141,678,025
Alberta	14,413	117,121,650	5,131	55,437,230	2,632	23,177,175	16,912	149,381,705
Saskatchewan	12,763	100,150,000	2,226	26,156,480	1,580	12,155,725	13,409	114,150,755
Manitoba	23,204	170,179,350	4,335	45,948,562	3,347	24,659,872	24,192	191,468,040
Ontario	49,592	365,307,615	12,963	130,469,660	9,483	74,617,095	53,072	421,160,180
Quebec	12,417	91,764,520	3,412	30,466,025	2,260	17,111,190	13,569	105,119,355
New Brunswick	3,365	26,277,590	844	8,590,290	500	4,785,215	3,709	30,082,665
Nova Scotia	2,058	12,369,555	715	7,498,835	358	2,787,670	2,415	17,080,720
Newfoundland	1,247	8,006,935	180	1,714,895	187	1,165,050	1,240	8,556,780
Pr. Ed. Island	1,160	7,183,525	228	2,099,510	185	1,199,700	1,203	8,083,335
Miscellaneous	1,368	8,207,640	333	2,811,455	208	1,250,410	1,493	9,768,685
TOTALS	135,624	1,023,628,023	34,356	361,682,352	23,550	188,780,130	146,430	1,196,530,245

THE PROVIDENT INVESTMENT COMPANY

HEAD OFFICE, TORONTO, ONT.

Officers. – Chairman of the Board, C. E. Atchison; President, A. S. Jackson; Vice-Presidents, D. E. Rettie and L. D. McMurray; Secretary-Treasurer, F. W. Law.

Directors. – A. S. Jackson, C. E. Atchison, L. D. McMurray, D. E. Rettie, F. W. Law, R. H. Jones and D. J. McDonald.

Auditors. – Deloitte, Haskins & Sells.

Date of Incorporation. – 1952. *Commenced Business in Ontario.* – November 28, 1952.

Statement of Affairs for the Year Ended December 31, 1976

Capital Stock

Authorized:	
90,000 5% preferred shares, par value $100	$ 9,000,000
100,000 common shares, par value $10	1,000,000
	$10,000,000

	No. of Shares	Amount Subscribed	Amount Paid in Cash
Preferred shares	4,000	$ 400,000	$ 400,000
Common shares	10,000	100,000	100,000
Balance at beginning and at end of year		$ 500,000	$ 500,000

Balance Sheet

Assets

Cash on hand and in banks		$ 98,589
Bonds owned by the company (market value – $965,773)		1,127,004
Stocks owned by the company at market value		536,350
Mortgage loans on real estate		432,863
Certificate loans		78,160
Investment income, due and accrued		27,995
		$ 2,300,961
Deferred charges and other assets	$ 36,627	
Excess of cost over market value of stocks	216,350	
	252,977	
DEDUCT – unadmitted assets	252,977	
TOTAL ADMITTED ASSETS		2,300,961

Liabilities, Capital and Surplus

Certificate reserves		$ 1,609,504
Accounts payable and other liabilities		30,969
TOTAL LIABILITIES		$ 1,640,473
Capital stock paid		500,000
Earned surplus	$ 413,465	
DEDUCT – unadmitted assets (per contra)	252,977	160,488
GRAND TOTAL		$ 2,300,961

Summary of Operations – Year Ended December 31, 1976

Income from investments			$ 176,187
Interest on certificate reserves	$ 62,429		
Additional credits to certificate reserves	14,890	$ 77,319	
Salesmen's commissions		$ 1,169	
Operating expenses		32,171	$ 110,659
OPERATING INCOME			$ 65,528
Net income from fees			1,437
			$ 66,965
Provision for income tax			$ 12,586
BALANCE CARRIED TO SURPLUS ACCOUNT			$ 54,379

The Provident Investment Company (concl'd)

Surplus Account – Year Ended December 31, 1976

BALANCE, December 31, 1975	$ 419,08
ADD—profit for the year	54,37
	$ 473,46
DEDUCT—dividends paid during the year	54,00
—tax on undistributed income on hand	6,00
BALANCE, DECEMBER 31, 1976	$ 413,46

Summary of Movement of Certificates at Maturity Values by Provinces

PROVINCE	DECEMBER 31, 1975		ADDITIONS		DEDUCTIONS		DECEMBER 31, 1976	
	No.	MATURITY VALUE	No.	MATURITY VALUE	No.	MATURITY VALUE	No.	MATURITY VALUE
		$		$		$		$
Ontario	410	2,241,900	.....	.....	78	421,620	332	1,820,280
British Columbia	31	115,930	.....	.....	7	26,500	24	89,430
TOTALS	441	2,357,830	.....	.....	85	448,120	356	1,909,710

IV
STATISTICAL TABLES

TABLE I. SUMMARY OF RESOURCES OF ONTARIO INCORPORATED PURELY MUTUAL FIRE INSURANCE CORPORATIONS

	Year	Number of Companies	Total Assets (1)	Total Premium Note Residue (2)	Total Liabilities (3)	Total Resources (1)+(2)−(3) (4)	Total Amount at Risk (5)	Percentage of (4) to (5)	
			$	$	$	$	$	%	
1	1925	71	1,267,312	14,971,606	475,991	15,762,927	499,206,380	3.158	1
2	1930	71	2,488,528	15,693,998	890,213	17,292,312	640,749,385	2.699	2
3	1935	68	2,542,820	12,944,305	1,077,158	14,409,967	528,058,163	2.729	3
4	1940	67	4,910,304	14,035,486	1,098,777	17,847,012	570,351,641	3.129	4
5	1945	66	7,874,845	16,694,216	1,450,655	23,118,406	702,084,455	3.293	5
6	1950	66	10,425,398	25,866,622	2,432,744	33,859,276	1,068,073,264	3.170	6
7	1955	65	13,351,975	37,310,762	3,192,389	47,470,348	1,544,680,248	3.073	7
8	1960	64	14,765,560	43,086,264	3,991,086	53,860,738	1,844,651,384	2.920	8
9	1965	63	18,800,741	53,442,900	5,142,238	67,101,403	2,260,600,000	2.968	9
10	1970	57	25,339,839	63,440,241	6,113,201	82,666,879	2,711,300,000	3.049	10
11	1971	56	27,463,764	69,225,427	6,643,642	90,045,549	2,947,700,000	3.055	11
12	1972	54	29,528,125	71,343,634	7,397,308	93,474,451	3,122,600,000	2.993	12
13	1973	53	32,900,780	80,587,248	7,675,546	105,812,482	3,268,500,000	3.237	13
14	1974	53	37,584,094	95,675,403	8,563,103	124,696,394	4,187,200,000	2.978	14
15	1975	52	44,149,477	116,431,085	10,980,868	149,599,694	5,005,700,000	2.989	15
16	1976	52	53,307,689	*Nil	13,557,327	39,750,362	5,955,500,000	0.667	16

* Legislation was enacted in 1975 permitting the Farm Mutuals to eliminate the Premium Note, provided they became members of the "Fire Mutual Guarantee Fund". (See Insurance Act, Chapter 224, Section 143, R.S.O. 1970). All the purely Mutual Companies became members of the Fund so eliminating the Premium Note Residue.

TABLE II. SUMMARY OF COST OF INSURANCE PER ANNUM OF ONTARIO INCORPORATED PURELY MUTUAL FIRE INSURANCE CORPORATIONS

	Year	Number of Companies	Average of Total Net Amounts at Risk at Beginning and End of Year (1)	Total Amount of Cost of Management (2)	Percentage of (2) to (1)	Total Amount of Incurred Losses (3)	Percentage of (3) to (1)	Cost of $100 of Insurance During Year	
			$	$	%	$	%	cents	
1	1925	71	511,130,756	261,447	.0511	1,020,813	.1997	25.08	1
2	1930	71	629,759,017	324,365	.0515	1,884,650	.2994	35.19	2
3	1935	68	528,111,467	292,554	.0554	972,708	.1842	23.96	3
4	1940	67	565,580,645	330,900	.0585	951,261	.1682	22.67	4
5	1945	66	685,038,366	410,593	.0599	1,007,578	.1471	20.70	5
6	1950	66	1,020,968,720	637,828	.0625	1,578,496	.1546	21.71	6
7	1955	65	1,516,338,079	922,419	.0608	2,803,896	.1849	24.57	7
8	1960	64	1,805,188,548	1,233,251	.0683	2,845,161	.1576	22.59	8
9	1965	63	2,209,050,000	1,488,206	.0674	3,927,763	.1778	24.52	9
10	1970	57	2,619,600,000	2,281,776	.0871	4,803,209	.1834	27.05	10
11	1971	56	2,829,500,000	2,444,876	.0864	6,471,081	.2287	31.51	11
12	1972	54	3,035,150,000	2,530,944	.0834	5,820,258	.1913	27.52	12
13	1973	53	3,195,550,000	2,966,724	.0928	6,665,302	.2086	30.14	13
14	1974	53	3,727,850,000	3,625,606	.0973	7,953,262	.2133	31.06	14
15	1975	52	4,596,450,000	5,007,857	.1089	9,464,330	.2059	31.49	15
16	1976	52	5,480,600,000	5,559,738	.1014	11,043,792	.2015	30.30	16

TABLE III. LIFE INSURANCE—DIRECT PREMIUMS ON ONTARIO BUSINESS, 1976

	Name of Companies	Direct Assurance Premiums			Direct Consideration for Annuities			Total Direct Premium Income Ontario	Canada Premiums	
		Ordinary and Industrial	Group	Total	Ordinary	Group	Total			
		$	$	$	$	$	$	$	$	
1	Abbey Life	885,501	22,050	907,551	1,935,142	.....	1,935,142	2,842,693	4,050,630	1
2	Acadia Life	920,180	.....	920,180	500,559	.....	500,559	1,420,739	3,372,016	2
3	Aeterna Life	25,121	53,539	78,660	127,018	.....	127,018	205,678	6,757,941	3
4	Aetna Life	258,566	7,236,195	7,494,761	.....	657,047	657,047	8,151,808	12,275,286	4
5	Alliance Mutual Life	302,434	97,505	399,939	34,610	22,192	56,802	456,741	34,947,492	5
6	Allstate Life	87,014	55,860	142,874	.....	.....	.....	142,874	249,792	6
7	Allstate Life of Canada	1,720,756	1,100,059	2,820,815	440,148	1,185,888	1,626,036	4,446,851	8,168,574	7
8	American Bankers Life Assur. Co.	.....	181,311	181,311	.....	.....	.....	181,311	612,466	8
9	American Health and Life	.....	39,350	39,350	.....	.....	.....	39,350	166,150	9
10	Artisans Life Ins. Co.	352,341	13,609	365,950	179,504	.....	179,504	545,454	25,999,538	10
11	L'Assur.-Desjardins	98,576	1,994,107	2,092,683	54,909	144,183	199,092	2,291,775	84,125,439	11
12	Assumption Mutual Life	82,140	.....	82,140	16,570	.....	16,570	98,710	13,532,790	12
13	Bankers Life Des Moines	.....	190,683	190,683	.....	41,853	41,853	232,536	275,694	13
14	British Pacific Life	89,548	.....	89,548	.....	.....	.....	89,548	442,239	14
15	Canada Life	25,894,542	20,712,550	46,607,092	21,618,283	44,803,621	66,421,904	113,028,996	196,391,240	15
16	Canadian General Life	203,040	1,096,847	1,299,887	21,263	.....	21,263	1,321,150	2,542,119	16
17	Canadian Premier Life	3,190,594	379,794	3,570,388	678,668	245,101	923,769	4,494,157	14,661,946	17
18	Capitol Life	.....	*−309,434*	*−309,434*	.....	.....	.....	*−309,434*	*−639,747*	18
19	Chrysler Life Ins. Co. of Canada	.....	270,286	270,286	.....	.....	.....	270,286	840,112	19
20	College Retirement Equities Fund	.....	.....	.....	116,183	.....	116,183	116,183	1,761,191	20
21	Combined Insurance Company of America	2,378,519	34,848	2,413,367	.....	.....	.....	2,413,367	4,613,237	21
22	Commercial Life	3,855,212	478,333	4,333,545	1,292,542	979,773	2,272,315	6,605,860	11,341,269	22
23	Commercial Union Assurance Co.	2,292,232	836,651	3,128,883	985,860	64,290	1,050,150	4,179,033	15,184,307	23
24	Concordia Life	1,430,416	16,847	1,447,263	150,237	.....	150,237	1,597,500	2,080,463	24
25	Confederation Life	15,805,469	21,592,490	37,397,959	12,823,454	44,730,854	57,554,308	94,952,267	187,421,934	25
26	Connecticut General	21,553	1,182,164	1,203,717	.....	199,943	199,943	1,403,660	2,476,055	26
27	Continental Assurance	369,929	.....	369,929	.....	.....	.....	369,929	552,104	27
28	Constellation Life Canada	100,340	998,032	1,098,372	.....	.....	.....	1,098,372	2,536,030	28
29	Co-operative Life Ins.	5,438,296	2,726,278	8,164,574	2,749,734	167,233	2,916,967	11,081,541	37,947,700	29
30	Co-operators Life Ihsurance Assoc.	5,262,646	147,771	5,410,417	2,740,317	92,253	2,832,570	8,242,987	8,242,987	30
31	Credit Life	.....	*−43*	*−43*	.....	.....	.....	*−43*	*−367*	31
32	Crown Life	23,123,690	8,406,185	31,529,875	5,568,556	13,945,401	19,513,957	51,043,832	123,117,225	32
33	Cuna Mutual	1,410,112	11,714,193	13,124,305	1,107,674	539,807	1,647,481	14,771,786	23,923,867	33
34	Dominion Life	8,916,474	2,805,061	11,721,535	15,009,897	2,392,150	17,402,047	29,123,582	60,107,216	34
35	Dominion of Canada General	1,688,107	487,167	2,175,274	929,997	22,115	952,112	3,127,386	5,144,375	35
36	Eaton Life	4,068,530	2,496,320	6,564,850	5,956,620	.....	5,956,620	12,521,470	12,454,094	36
37	L'Economie Mutuelle	154,320	4,327	158,647	84,245	.....	84,245	242,892	7,935,677	37
38	Empire Life	8,462,659	787,782	9,250,441	2,170,725	.....	2,170,725	11,421,166	23,199,164	38
39	Equitable Life Canada	5,160,170	2,435,923	7,596,093	4,789,307	1,482,995	6,272,302	13,868,395	29,301,245	39
40	Equitable Life of U.S.	123,409	2,311,874	2,435,283	70	254,181	254,251	2,689,534	5,119,151	40
41	Excelsior Life	8,493,563	8,064,778	16,558,341	3,118,077	21,354,723	24,472,800	41,031,141	79,314,829	41
42	Federal Life Casualty	12,126	46,300	58,426	.....	.....	.....	58,426	90,533	42
43	Federated Life Ins. Co.	312,209	27,740	339,949	57,790	.....	57,790	397,739	1,333,622	43
44	Fidelity Life	308,306	19,611	327,917	59,863	9,062	68,925	396,842	7,836,067	44
45	Financial Life Assurance	6,861	*−26,473*	*−19,612*	732	180,798	181,530	161,918	1,696,870	45
46	Ford Life	.....	399,807	399,807	.....	.....	.....	399,807	1,794,597	46
47	Franklin Life	117,605	.....	117,605	9,987	.....	9,987	127,592	167,968	47
48	Gamble Alden Life	.....	22,279	22,279	.....	.....	.....	22,279	396,775	48
49	General American Life	.....	16,708	16,708	.....	.....	.....	16,708	18,828	49
50	Gerling Global Life	2,171,846	441,245	2,613,091	335,018	167,057	502,075	3,115,166	5,075,362	50
51	Globe Life Ins. Co.	153,818	408,459	562,277	28,816	.....	28,816	591,093	1,370,919	51
52	Great West Life	19,667,552	13,396,530	33,064,082	12,175,508	22,917,861	35,093,369	68,157,451	242,280,013	52
53	Hartford Life	.....	44,492	44,492	.....	.....	.....	44,492	66,258	53
54	Heritage Life	119,882	68,661	188,543	149,253	75,401	224,654	413,197	446,202	54
55	Holland Life	1,019,944	9,394	1,029,338	192,956	174,932	367,888	1,397,226	3,580,027	55
56	Imperial Life	11,216,516	4,263,892	15,480,408	10,953,714	8,824,711	19,778,425	35,258,833	82,043,198	56
57	Industrial Life	2,611,180	797,688	3,408,868	8,324,741	1,165,505	9,490,246	12,899,114	94,042,470	57

63	Royal Protective	224,957	22,419	247,406	663	.....	663	248,069	630,179	63
64	Maccabees	84,365	629,707	714,072	.....	.....	.....	714,072	1,307,325	64
65	Manufacturers Life	23,741,560	4,491,091	28,232,651	22,524,564	71,973,802	94,498,366	122,731,017	173,944,220	65
66	Maritime Life	3,596,220	2,722,008	6,318,228	2,962,419	1,440,796	4,403,215	10,721,443	37,850,071	66
67	Maryland Life of Baltimore	.....	475,407	475,407	.....	.....	.....	475,407	475,407	67
68	Massachusetts Mutual	2,280	30,966	33,246	.....	9,335	9,335	42,581	93,216	68
69	Metropolitan Life	48,482,060	20,595,251	69,077,311	3,968,371	8,567,296	12,535,667	81,612,978	214,583,284	69
70	Ministers Life and Casualty	85,058	.....	85,058	.....	.....	.....	85,058	151,117	70
71	Minnesota Mutual	916	1,658	2,574	.....	.....	.....	2,574	48,016	71
72	Monarch Life	8,307,873	49,372	8,357,245	4,350,449	2,911,258	7,261,707	15,618,952	41,721,328	72
73	Montreal Life	2,344,550	131,038	2,475,588	749,157	2,141,028	2,890,185	5,365,773	17,659,667	73
74	Mony Life	23,803,491	.....	23,803,491	539,553	.....	539,553	24,343,044	56,539,142	74
75	Mutual of New York	882,073	25,354	907,427	14,211	.....	14,211	921,638	2,752,294	75
76	Mutual of Canada	54,855,087	17,352,592	72,207,679	40,041,708	37,368,383	77,410,091	149,617,770	294,442,563	76
77	Mutual of Omaha	2,104,974	370,194	2,475,168	164,985	234,138	399,123	2,874,291	9,053,543	77
78	National Life Assurance Co.	4,355,522	10,640,243	14,995,765	1,168,777	31,328,598	32,497,375	47,493,140	71,272,063	78
79	New England Mutual	.....	47,078	47,078	.....	.....	.....	47,078	72,792	79
80	New York Life	5,376,150	2,826,500	8,202,650	281,819	.....	281,819	8,484,469	32,510,864	80
81	North American Life	17,389,069	366,992	17,756,061	10,588,488	53,360,089	63,948,577	81,704,638	135,545,716	81
82	North American Life Casualty	583,287	169,154	752,441	1,231	47,817	49,048	801,489	2,477,759	82
83	North West Life Assur. Co. of Canada	393,113	.....	393,113	2,525	.....	2,525	395,638	5,945,022	83
84	Northern Life	8,681,150	902,680	9,583,830	2,125,283	437,933	2,563,216	12,147,046	18,866,606	84
85	Norwich Union Life	2,766,300	560,601	3,326,901	1,218,114	2,007,083	3,225,197	6,552,098	12,934,768	85
86	Occidental Life of California	9,933,847	1,113,133	11,046,980	1,379	673,175	674,554	11,721,534	30,085,577	86
87	Occidental Life of Canada	275,631	.....	275,631	1,686,320	.....	1,686,320	1,961,951	5,882,532	87
88	Old Republic Life	.....	1,082,940	1,082,940	.....	.....	.....	1,082,940	3,363,657	88
89	Paul Revere Life	1,184,556	41,624	1,226,180	134,413	.....	134,413	1,360,593	3,104,109	89
90	Pearl Assurance	97,281	11,769	109,050	116	.....	116	109,166	243,441	90
91	Penn Mutual Life	4,394	.....	4,394	.....	.....	.....	4,394	4,394	91
92	Pennsylvania Life	406,821	.....	406,821	.....	.....	.....	406,821	1,165,858	92
93	Phoenix Assurance	5,123	.....	5,123	.....	.....	.....	5,123	8,982	93
94	Pierce National Life	12,611	.....	12,641	.....	.....	.....	12,641	1,369,202	94
95	Pitts Life	74,789	148,134	222,923	.....	.....	.....	222,923	279,935	95
96	Presbyterian Ministers	183,673	.....	183,673	174	.....	174	183,847	302,697	96
97	Les Prevoyants du Canada	449,644	26,810	476,454	122,156	42,944	165,100	641,554	14,363,072	97
98	Provident Alliance Life Ins. Co.	.....	233,712	233,712	.....	.....	.....	233,712	689,694	98
99	Provident Life and Accident	7,917	407,698	415,615	.....	.....	.....	415,615	459,930	99
100	Prudential of America	47,581,626	14,364,093	61,945,719	8,556,496	2,685,739	11,242,235	73,187,954	156,215,679	100
101	Prudential of England	25,826,192	917,199	26,743,391	414,521	11,453,202	11,867,723	38,611,114	91,903,963	101
102	Reliable Life	259,029	531,422	790,451	.....	.....	.....	790,451	1,866,744	102
103	Royal Insurance Co.	1,884,781	187,858	2,072,639	216,065	.....	216,065	2,288,704	9,507,768	103
104	Sauvegarde Life	599,610	57,003	656,613	53,357	.....	53,357	709,970	25,112,034	104
105	Seaboard Life	13,641	194,739	208,380	7,043	.....	7,043	215,423	2,442,219	105
106	Sovereign Life	2,625,260	897,817	3,523,077	267,840	.....	267,840	3,790,917	12,080,347	106
107	Standard Life	10,917,888	987,282	11,905,170	9,504,781	73,257,005	82,761,786	94,666,956	186,505,249	107
108	State Farm Life	3,783,145	142,535	3,925,680	372,466	.....	372,466	4,298,146	5,333,295	108
109	State Mutual Life	753	85,869	86,622	.....	.....	.....	86,622	91,461	109
110	Sun Alliance and London	719,191	14,208	733,399	162	.....	162	733,561	1,777,699	110
111	Sun Life of Canada	41,436,753	29,274,383	70,711,136	34,705,815	17,130,023	51,835,838	122,546,974	379,309,301	111
112	Teachers Insurance and Annuity	94,768	.....	94,768	387,620	.....	387,620	482,388	3,141,872	112
113	Toronto Mutual	2,538,367	.....	2,538,367	162,566	.....	162,566	2,700,933	2,754,587	113
114	Travelers Insurance of Hartford	1,476,914	2,654,036	4,130,950	15,022	*−446,337*	*−431,315*	3,699,635	7,692,542	114
115	Travelers Life Ins. Co. of Canada	745,972	3,017,278	3,763,250	1,936,823	373,951	2,310,774	6,074,024	12,061,652	115
116	Union Mutual	28,763	19,075	47,838	.....	.....	.....	47,838	549,575	116
117	United American Ins. Co.	6,953	.....	6,953	.....	.....	.....	6,953	304,083	117
118	United Benefit	316,711	18,286	334,997	1,081	.....	1,081	336,078	575,872	118
119	United Investment Life	965,853	.....	965,853	677,087	.....	677,087	1,642,940	4,139,798	119
120	Washington National Ins.	.....	17,891	17,891	.....	.....	.....	17,891	17,891	120
121	Wawanesa Mutual	209,709	5,512	215,221	588,639	.....	588,639	803,860	6,175,715	121
122	Western Life	638,665	.....	638,665	81,555	.....	81,555	720,220	1,721,030	122
123	Westmount Life	1,201,622	6,526	1,208,148	3,059,825	297,838	3,357,663	4,565,811	15,833,965	123
124	Zurich Life	3,459,026	985,432	4,444,458	1,063,625	800,084	1,863,709	6,308,167	16,980,846	124
	TOTALS – 1976	663,162,419	263,470,155	926,632,574	284,086,693	504,412,246	788,498,932	1,715,131,513	3,977,892,267	
	TOTALS – 1975	566,630,734	255,776,369	822,407,103	239,186,620	405,114,513	644,301,133	1,466,708,236	3,448,846,354	

TABLE IV. LIFE INSURANCE—DISBURSEMENTS TO POLICYHOLDERS IN ONTARIO, 1976

	Name of Companies	Assurance Contracts			Annuity Contracts			Total Disbursements in Respect of All Contracts Ontario	Canada Total	
		Ordinary and Industrial	Group	Total Payments Assurance Contracts	Ordinary	Group	Total Payments Annuity Contracts			
		$	$	$	$	$	$	$	$	
1	Abbey Life	308,338	5,000	313,338	1,000,546	...	1,000,546	1,313,884	2,029,664	1
2	Acadia Life	199,630	...	199,630	85,030	...	85,030	284,660	756,077	2
3	Aeterna Life	4,724	...	4,724	39,989	...	39,989	44,713	2,385,435	3
4	Aetna Life	385,340	8,379,461	8,764,801	49,009	265,635	314,644	9,079,445	12,032,976	4
5	Alliance Mutual Life	177,482	5,334	182,816	14,656	2,169	16,825	199,641	15,871,844	5
6	Allstate Life	44,177	16,386	60,563	...	...	...	60,563	108,062	6
7	Allstate Life of Canada	241,096	1,326,898	1,567,994	103,203	3,979	107,182	1,675,176	2,791,528	7
8	American Bankers Life Assur. Co.	...	131,351	131,351	...	...	...	131,351	362,102	8
9	American Health and Life	...	6,567	6,567	...	...	...	6,567	106,509	9
10	Artisans Life Ins. Co.	270,251	10,500	280,751	7,533	...	7,533	288,284	11,310,949	10
11	L'Assur.-Desjardins	32,912	1,803,686	1,836,598	10,331	10,398	20,729	1,857,327	56,680,190	11
12	Assumption Mutual Life	64,534	...	64,534	1,696	...	1,696	66,230	7,037,382	12
13	Bankers Life Des Moines	...	298,225	298,225	...	6,651	6,651	304,876	579,572	13
14	British Pacific Life	19,028	...	19,028	...	...	...	19,028	153,973	14
15	Canada Life	19,436,888	17,005,400	36,442,288	11,146,393	7,227,746	18,374,139	54,816,427	109,013,832	15
16	Canadian General Life	13,328	342,999	356,327	...	...	...	356,327	735,905	16
17	Canadian Premier Life	1,450,443	120,184	1,570,627	139,286	13,193	152,479	1,723,106	5,595,409	17
18	Capitol Life Ins. Co.	...	353,366	353,366	...	...	...	353,366	525,131	18
19	Chrysler Life Ins. Co. of Canada	...	81,315	81,315	...	...	...	81,315	162,815	19
20	College Retirement Equities Fund	...	...	...	62,402	...	62,402	62,402	409,194	20
21	Combined Insurance Company of America	410,313	26,000	436,313	...	...	...	436,313	814,903	21
22	Commercial Life	2,823,858	199,949	3,023,807	274,469	106,157	380,626	3,404,433	5,923,453	22
23	Commercial Union Assurance Co.	850,352	539,451	1,389,803	456,909	16,606	473,515	1,863,318	6,251,816	23
24	Concordia Life	381,544	...	381,544	11,618	...	11,618	393,162	518,434	24
25	Confederation Life	14,241,023	16,578,076	30,819,099	6,042,701	16,566,277	22,608,978	53,428,077	94,445,786	25
26	Connecticut General	36,516	1,112,892	1,149,408	1,015	42,404	43,419	1,192,827	1,696,362	26
27	Continental Assurance	...	129,388	129,388	...	20,885	20,885	150,273	270,597	27
28	Constellation Life Canada	30,000	391,558	421,558	...	...	...	421,558	1,655,849	28
29	Co-operators Ins. Assoc.	1,660,739	42,212	1,702,951	746,843	62,009	808,852	2,511,803	2,511,803	29
30	Co-operative Life Ins.	1,906,714	2,615,573	4,522,287	757,173	86,717	843,890	5,366,177	19,380,530	30
31	Credit Life	...	1,488	1,488	...	...	...	1,488	1,488	31
32	Crown Life	10,439,654	5,578,003	16,017,657	4,861,515	4,206,191	9,067,706	25,085,363	77,643,761	32
33	Cuna Mutual	746,147	9,438,069	10,184,216	475,800	127,906	603,706	10,787,922	16,804,662	33
34	Dominion Life	8,401,065	1,704,471	10,105,536	4,518,073	1,355,097	5,873,170	15,978,706	29,779,292	34
35	Dominion of Canada General	1,238,658	972,449	2,211,107	803,659	1,687	805,346	3,016,453	4,441,588	35
36	Eaton Life	984,954	718,626	1,703,580	322,104	19,460	341,564	2,045,144	5,128,342	36
37	L'Economie Mutuelle	37,501	...	37,501	8,597	1,444	10,041	47,542	5,827,246	37
38	Empire Life	4,374,637	530,292	4,904,929	1,235,768	715,619	1,951,387	6,856,316	15,402,208	38
39	Equitable Life Canada	3,595,816	1,377,006	4,972,822	1,049,264	340,514	1,389,778	6,362,600	12,530,073	39
40	Equitable Life of U.S.	104,845	16,677,035	16,781,880	4,776	245,018	249,794	17,031,674	4,355,291	40
41	Excelsior Life	5,728,106	5,497,501	11,225,607	1,834,719	7,129,889	8,964,608	20,190,215	38,250,987	41
42	Federal Life Casualty	1,762	9,045	10,807	...	...	...	10,807	30,994	42
43	Federated Life Ins. Co.	24,144	...	24,144	3,340	...	3,340	27,484	140,701	43
44	Fidelity Life	21,733	52,000	73,733	46,569	12,117	58,686	132,419	3,373,777	44
45	Financial Life Assurance	180	67,168	67,348	...	28,406	28,406	95,754	764,920	45
46	Ford Life	...	224,207	224,207	...	...	...	224,207	764,595	46
47	Franklin Life	21,907	...	21,907	6,897	...	6,897	28,804	32,133	47
48	Gamble Alden Life	...	33,298	33,298	30,481	...	30,481	63,779	258,609	48
49	General American Life	...	25,130	25,130	...	...	...	25,130	25,507	49
50	Gerling Global Life	1,188,877	185,162	1,374,039	144,746	175,240	319,986	1,694,025	2,857,489	50
51	Globe Life	288,706	184,278	472,984	...	...	...	472,984	1,070,443	51
52	Great West Life	15,723,143	11,483,845	27,206,988	7,794,673	17,588,611	25,383,284	52,590,272	159,451,695	52
53	Hartford Life	...	24,500	24,500	...	...	...	24,500	24,500	53
54	Heritage Life	...	52,591	52,591	4,509	...	4,509	57,100	57,100	54

62	London Life	70,181,901	10,145,495	80,326,416	6,719,746	7,978,997	14,118,483	100,445,899	109,764,322	62
63	Loyal Protective	126,710	363	127,073	1,280	.....	1,280	128,353	272,064	63
64	Maccabees	154,812	401,895	556,707	.....	.....	.....	556,707	1,398,365	64
65	Manufacturers Life	14,535,501	4,910,341	19,445,842	22,125,846	33,189,416	55,315,262	74,761,104	139,841,123	65
66	Maritime Life	976,300	2,117,085	3,093,385	146,866	31,204	178,070	3,271,455	11,387,309	66
67	Maryland Life of Baltimore	.....	616,984	616,984	.....	.....	.....	616,984	2,283,392	67
68	Massachusetts Mutual	527	119,000	119,527	.....	18,152	18,152	137,679	164,582	68
69	Metropolitan Life	43,991,147	16,588,612	60,579,759	2,270,646	6,463,396	8,734,042	69,313,801	171,558,195	69
70	Ministers Life and Casualty	165,485	.....	165,485	.....	.....	.....	165,485	314,652	70
71	Minnesota Mutual	153	26,925	27,078	.....	5,888	5,888	32,966	120,221	71
72	Monarch Life	3,441,494	27,500	3,468,994	1,922,904	1,335,746	3,258,650	6,727,644	19,975,951	72
73	Montreal Life	1,462,823	91,784	1,554,607	206,905	280,697	487,602	2,042,209	7,460,878	73
74	Mony Life	69,075	.....	69,075	56,224	.....	56,224	125,299	260,177	74
75	Mutual of New York	1,062,632	8,792	1,071,424	13,308	16,958	30,266	1,101,690	2,811,556	75
76	Mutual of Canada	43,541,186	14,895,797	58,436,983	10,505,480	13,909,207	24,414,687	82,851,670	158,831,682	76
77	Mutual of Omaha	422,622	360,222	782,844	91,920	82,199	174,119	956,963	3,317,037	77
78	National Life Assurance Co.	2,340,731	6,059,464	8,400,195	695,826	10,819,198	11,515,024	19,915,219	11,515,024	78
79	New England Mutual	.....	69,243	69,243	.....	.....	.....	69,243	80,693	79
80	New York Life	3,501,662	2,259,034	5,760,696	118,504	39,263	157,767	5,918,463	16,540,928	80
81	North American Life	11,991,836	4,822,886	16,814,722	6,390,734	15,218,988	21,609,722	38,424,444	64,644,956	81
82	North American Life Casualty	261,668	43,302	304,970	23,316	143,167	166,483	471,453	1,358,902	82
83	North West Life Assur. Co. of Canada	61,393	.....	61,393	554	.....	554	61,947	2,119,935	83
84	Northern Life	.....	642,561	642,561	1,525,217	198,970	1,724,187	2,366,748	11,019,672	84
85	Norwich Union Life	1,716,856	565,642	2,282,498	348,541	1,293,057	1,641,598	3,924,096	7,548,581	85
86	Occidental Life of California	4,822,419	669,832	5,492,251	1,270	267,554	268,824	5,761,075	12,738,154	86
87	Occidental Life of Canada	.....	.....	.....	200,527	.....	200,527	200,527	838,201	87
88	Old Republic Life	.....	900,855	900,855	.....	.....	.....	900,855	2,139,891	88
89	Paul Revere Life	420,602	786	421,388	662,807	.....	662,807	1,084,195	2,600,321	89
90	Pearl Assurance	68,282	7,700	75,982	.....	.....	.....	75,982	162,929	90
91	Pierce National Ins. Co.	835	.....	835	.....	.....	.....	835	245,021	91
92	Penn Mutual Life	364	.....	364	.....	.....	.....	364	364	92
93	Pennsylvania Life	.....	.....	.....	.....	.....	.....	.....	5,076	93
94	Phoenix Assurance	17,884	.....	17,884	.....	.....	.....	17,884	34,672	94
95	Pitts Life	3,761	111,724	115,485	4,369	.....	4,369	119,854	168,009	95
96	Presbyterian Ministers	96,221	.....	96,221	40	.....	40	96,261	148,290	96
97	Les Prevoyants du Canada	217,428	.....	217,428	75,762	.....	75,762	293,190	9,591,134	97
98	Provident Life and Accident	7,258	113,250	120,508	.....	.....	.....	120,508	240,108	98
99	Prudential of America	34,788,404	10,064,966	44,853,370	2,948,564	2,328,260	5,276,824	50,130,194	102,503,899	99
100	Prudential of England	16,282,528	448,635	16,731,163	510,665	5,599,347	6,110,012	22,841,175	55,191,658	100
101	Reliable Life	179,463	98,000	277,463	.....	.....	.....	277,463	864,635	101
102	Royal Insurance Co.	740,348	174,733	915,081	52,835	.....	52,835	967,916	2,996,733	102
103	Sauvegarde Life	600,939	33,779	634,718	52,736	.....	52,736	687,454	16,122,207	103
104	Seaboard Life	34,012	10,250	44,262	7,183	.....	7,183	51,445	4,118,994	104
105	Sovereign Life	1,844,350	504,295	2,348,645	192,181	.....	192,181	2,540,826	7,848,830	105
106	Standard Life	5,803,117	674,844	6,477,961	3,765,535	33,893,672	37,659,207	44,137,168	89,458,051	106
107	State Farm Life	1,089,987	1,117	1,091,104	127,346	.....	127,346	1,218,450	1,589,712	107
108	State Mutual Life	199	74,677	74,876	.....	.....	.....	74,876	92,876	108
109	Sun Alliance and London	314,706	.....	314,706	27,568	.....	27,568	342,274	851,359	109
110	Sun Life of Canada	27,102,841	24,233,825	51,336,666	6,477,633	8,424,379	14,902,012	66,238,678	193,260,997	110
111	Teachers Insurance and Annuity	33,368	.....	33,368	616,609	.....	616,609	649,977	2,603,921	111
112	Toronto Mutual	1,276,487	.....	1,276,487	54,925	.....	54,925	1,331,412	1,432,494	112
113	Travelers Insurance of Hartford	1,396,664	2,239,690	3,636,354	86,556	590,040	676,596	4,312,950	9,346,666	113
114	Travelers Life Ins. Co. of Canada	208,245	2,547,839	2,756,084	228,566	514,384	742,950	3,499,034	6,302,992	114
115	Union Mutual	27,751	12,521	40,272	180	.....	180	40,452	482,098	115
116	United American Ins. Co.	.....	.....	.....	.....	.....	.....	.....	47,411	116
117	United Benefit	315,947	.....	315,947	687	.....	687	316,634	521,524	117
118	United Investment Life	133,598	.....	133,598	939,336	.....	939,336	1,072,934	2,869,277	118
119	Washington National Ins.	.....	96	96	.....	.....	.....	96	96	119
120	Wawanesa Mutual	49,364	2,000	51,364	193,876	.....	193,876	245,240	1,833,394	120
121	Western Life	370,782	.....	370,782	49,233	.....	49,233	420,015	726,010	121
122	Westmount Life	406,794	.....	406,794	368,762	609,645	978,407	1,385,201	4,949,410	122
123	Zurich Life	2,632,486	981,832	3,614,318	675,019	763,898	1,438,917	5,053,235	11,598,835	123
	Totals – 1976	412,906,423	226,914,091	639,820,514	122,773,542	203,565,225	326,339,681	966,159,581	2,209,419,458	
	Totals – 1975	366,805,381	198,646,526	565,451,907	83,951,111	153,166,665	237,117,776	802,569,683	1,846,143,540	

TABLE V. LIFE INSURANCE—EXHIBIT OF POLICIES IN ONTARIO, 1976

	Name of Companies	Direct in Force at End of 1976		Additions				Total Additions		
				New Issued		All Other Additions				
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	
			$		$		$		$	
1	Abbey Life	11,245	126,084,899	705	29,656,727	.....	.....	705	29,656,727	1
2	Acadia Life	6,253	80,472,852	454	14,080,043	.....	.....	454	14,080,043	2
3	Aeterna Life	322	2,925,742	14	298,500	.....	593	14	299,093	3
4	Aetna Life	2,402	1,528,838,434	33	17,137,833	7	144,619,294	40	161,757,127	4
5	Alliance Mutual Life	2,566	57,071,708	113	2,047,299	*−8*	443,321	105	2,490,620	5
6	Allstate Life	1,077	10,499,000	.....	.....	.....	.....	.....	.....	6
7	Allstate Life of Canada	12,957	459,871,000	3,082	65,894,000	23	22,979,000	3,105	88,873,000	7
8	American Bankers Life Assur. Co.	.....	8,981,262	.....	.....	.....	167,421,230	.....	167,421,230	8
9	American Health and Life	4	8,871,054	.....	.....	.....	.....	.....	.....	9
10	Artisans Life Ins. Co.	4,143	25,268,184	209	6,153,417	41	560,868	250	6,714,285	10
11	L'Assur.-Desjardins	993	241,536,280	63	1,252,947	120	258,477,842	183	259,730,789	11
12	Assumption Mutual Life	688	2,672,680	30	380,668	2	20,000	32	400,668	12
13	Bankers Life Des Moines	8	35,129,430	.....	.....	.....	.....	.....	.....	13
14	British Pacific Life	624	11,452,004	.....	.....	.....	.....	.....	.....	14
15	Canada Life	127,084	6,212,987,814	8,931	1,330,173,047	475	462,446,026	9,406	1,792,619,073	15
16	Canadian General Life	581	242,892,998	33	80,706,397	16	398,832	49	81,105,229	16
17	Canadian Premier Life	19,258	38,922,907	1,909	38,922,907	62	*−10,961,050*	1,971	27,961,857	17
18	Capitol Life	21,654	75,432,129	8,548	28,010,520	.....	.....	8,548	28,010,520	18
19	Chrysler Life Ins. Co. of Canada	5,134	15,329,772	5,844	22,681,864	.....	.....	5,844	22,681,864	19
20	Combined Insurance Company of America.	30,630	126,389,990	14,586	60,886,784	.....	.....	14,586	60,886,784	20
21	Commercial Life	26,593	483,950,782	3,466	126,367,155	1,598	29,304,474	5,064	155,671,629	21
22	Commercial Union Assurance Co.	10,178	714,255,616	1,590	69,662,458	88	18,282,019	1,678	87,944,477	22
23	Concordia Life	5,812	79,197,157	1,176	17,878,982	13	270,132	1,189	18,149,114	23
24	Confederation Life	98,671	5,440,413,755	4,132	805,543,912	352	238,990,929	4,484	1,044,534,841	24
25	Connecticut General	94	157,566,854	5	3,648,836	1	25,865	6	3,674,701	25
26	Continental Assurance	34	45,606,223	1	83,500	.....	.....	1	83,500	26
27	Constellation Life Canada	8,960	194,051,363	1,370	29,375,000	562	33,706,089	1,932	63,081,089	27
28	Co-operative Life Ins.	68,609	709,379,230	96,201	325,958,630	159	87,123,880	96,360	413,082,510	28
29	Co-operators Life Assoc.	64,617	354,314,715	96,086	295,623,567	89	25,044,000	96,175	320,667,567	29
30	Credit Life	2	615,539	.....	.....	.....	.....	.....	.....	30
31	Crown Life	102,986	3,217,671,096	12,205	636,788,929	1,260	299,354,106	13,465	936,143,035	31
32	Cuna Mutual	19,928	1,759,012,133	2,347	41,332,311	80	186,264,645	2,427	227,596,956	32
33	Dominion Life	53,880	1,088,771,957	3,056	169,650,551	73	42,074,888	3,129	211,725,439	33
34	Dominion of Canada General	13,341	323,597,063	1,003	44,510,147	95	34,674,405	1,098	79,184,552	34
35	Eaton Life	38,264	434,504,973	4,957	57,835,198	1,389	21,690,390	6,346	79,525,588	35
36	L'Economie Mutuelle	1,339	10,440,163	164	2,718,029	.....	5,327	164	2,723,356	36
37	Empire Life	45,070	778,613,213	6,504	116,420,376	676	72,698,500	7,180	189,118,876	37
38	Equitable Life Canada	29,113	821,830,342	2,445	85,881,766	5	78,299,191	2,450	164,180,957	38
39	Equitable Life of U.S.	397	336,704,730	28	34,715,664	18	22,802,566	46	57,518,230	39
40	Excelsior Life	50,996	1,837,780,277	4,015	357,684,452	237	183,702,448	4,252	541,386,900	40
41	Federal Life Casualty	175	1,558,539	3	863,180	.....	4,208	3	867,388	41
42	Federated Life Ins. Co.	1,210	21,708,878	234	8,669,934	9	535,604	243	9,205,538	42
43	Fidelity Life	1,290	24,648,989	387	12,100,711	39	3,042,881	426	15,143,592	43
44	Financial Life Assurance	7	15,917,271	.....	23,079,791	28	741,221	28	23,821,012	44
45	Ford Life	.....	69,384,953	.....	58,567,885	.....	.....	.....	58,567,885	45
46	Franklin Life	325	7,105,960	280	7,407,496	.....	.....	280	7,407,496	46
47	Gamble Alden Life	.....	1,880,886	.....	.....	.....	198,143	.....	198,143	47
48	General American Life	2	1,276,586	.....	4,969,563	.....	512,348	.....	5,481,911	48
49	Gerling Global Life	9,078	187,450,719	851	28,286,060	96	4,644,567	947	32,930,627	49
50	Globe Life	479	23,423,804	127	4,616,564	54	1,629,147	181	6,245,711	50
51	Great West Life	88,001	3,582,319,992	5,384	675,879,876	76	987,422,325	5,460	1,663,302,201	51
52	Hartford Life	1	6,458,759	.....	.....	.....	390,419	.....	390,419	52
53	Heritage Life	138	26,225,795	542	22,466,617	2	518,806	544	22,985,423	53
54	Holland Life	6,790	65,372,013	37	519,318	26	1,178,716	63	1,698,034	54
55	Imperial Life	72,002	1,523,351,498	4,300	201,556,117	186	176,704,814	4,486	378,260,931	55
56	Industrial Life	24,999	299,861,636	2,037	34,891,286	95	37,548,171	2,132	72,439,457	56
57	John Hancock Mutual	430	225,944,725	33	68,619,784	6	22,191,540	39	90,811,324	57

64	Manufacturers Life	127,051	2,197,546,555	12,022	331,211,196	765	183,964,270	12,787	515,175,466	64
65	Maritime Life	12,566	873,276,970	1,305	112,117,409	70	106,686,521	1,375	218,803,930	65
66	Maryland Life of Baltimore	35,319	95,089,745	25,084	68,174,119	.....	.....	25,084	68,174,119	66
67	Massachusetts Mutual	12	6,038,701	.....	.....	1	657	1	657	67
68	Metropolitan Life	601,939	5,093,771,354	22,387	619,533,520	5,432	747,439,636	27,819	1,366,973,156	68
69	Ministers Life and Casualty	1,011	4,254,560	.....	.....	*−6*	*−99,617*	*−6*	*−99,617*	69
70	Minnesota Mutual	41	8,600,729	.....	400	.....	166	.....	566	70
71	Monarch Life	37,418	488,016,491	4,571	155,012,689	52	5,175,125	4,623	160,187,814	71
72	Montreal Life	17,080	176,056,220	1,840	45,738,136	128	11,547,720	1,968	57,285,856	72
73	Mony Life	1,863	39,259,920	1,238	29,126,412	.....	.....	1,238	29,126,412	73
74	Mutual of New York	5,887	41,632,892	1	29,000	66	1,107,953	67	1,136,953	74
75	Mutual of Canada	323,992	6,696,251,674	23,832	992,425,856	5,046	443,829,873	28,878	1,436,255,729	75
76	Mutual of Omaha	9,484	184,515,606	1,866	63,611,281	27	5,363,456	1,893	68,974,737	76
77	National Life Assurance Co.	20,921	1,866,375,783	1,411	102,922,805	62	296,913,703	1,473	399,836,508	77
78	New England Mutual	10	8,204,261	1	385,000	.....	777,295	1	1,162,295	78
79	New York Life	22,079	868,030,959	2,745	138,136,877	31	70,634,096	2,776	208,770,973	79
80	North American Life	86,057	2,788,493,680	6,868	1,045,212,824	654	14,164,582	7,522	1,059,377,406	80
81	North American Life Casualty	5,006	79,093,377	.....	.....	69	1,149,225	69	1,149,225	81
82	North West Life Assur. Co. of Canada	183	8,009,460	161	12,138,256	18	454,947	179	12,593,203	82
83	Northern Life	38,388	722,918,744	3,319	166,767,440	84	57,789,219	3,403	224,556,659	83
84	Norwich Union Life	17,579	266,502,614	1,650	39,981,996	294	11,970,922	1,944	51,952,918	84
85	Occidental Life of California	45,768	1,596,606,193	5,570	324,286,586	598	29,663,384	6,168	353,949,970	85
86	Occidental Life of Canada	372	23,649,183	176	14,402,924	27	1,313,564	203	15,716,488	86
87	Old Republic Life	.....	135,839,661	.....	115,252,677	.....	.....	.....	115,252,677	87
88	Paul Revere Life	5,226	111,373,585	629	19,868,870	11	779,388	640	20,648,258	88
89	Pearl Assurance	709	4,917,969	.....	.....	10	154,745	10	154,745	89
90	Penn Mutual Life	14	438,605	1	10,000	.....	86	1	10,086	90
91	Pennsylvania Life	624	3,696,593	825	6,637,180	3	257,478	828	6,894,658	91
92	Phoenix Assurance	20	337,718	.....	.....	.....	6,689	.....	6,689	92
93	Pitts Live	1,078	155,314,436	349	17,137,500	.....	1,909,900	349	19,047,400	93
94	Pierce National Life	184	203,350	.....	.....	.....	.....	.....	.....	94
95	Presbyterian Ministers	1,624	14,431,314	46	1,141,976	.....	.....	46	1,141,976	95
96	Les Prevoyants du Canada	3,316	32,590,476	242	3,668,291	4	836,410	246	4,504,701	96
97	Provident Alliance Life Ins. Co.	.....	.....	1	370,894	.....	4,289,370	1	4,660,264	97
98	Provident Life and Accident	104	55,038,341	3	401,043	.....	4,592,819	3	4,993,862	98
99	Prudential of America	572,767	5,048,332,376	29,614	892,327,313	3,268	35,939,441	32,882	928,266,754	99
100	Prudential of England	86,967	1,298,539,208	6,774	197,878,459	864	133,091,923	7,638	330,970,382	100
101	Reliable Life	3,591	93,218,964	413	228,081,253	20	445,410	433	228,526,663	101
102	Royal Insurance Co.	9,957	176,738,698	2,302	50,267,935	272	13,525,057	2,574	63,792,992	102
103	Sauvegarde Life	7,314	40,701,931	235	3,695,941	111	1,097,943	346	4,793,884	103
104	Seaboard Life	100	49,581,802	.....	.....	1	166,150,260	1	166,150,260	104
105	Sovereign Life	21,880	288,242,751	1,642	32,089,105	2,532	31,174,564	4,174	63,263,669	105
106	Standard Life	36,634	721,867,279	2,321	69,975,199	508	21,427,603	2,829	91,402,802	106
107	State Farm Life	22,324	283,431,351	4,159	77,443,088	.....	9,216,206	4,159	86,659,294	107
108	State Mutual Life	9	11,580,904	.....	.....	.....	3,369,763	.....	3,369,763	108
109	Sun Alliance and London	3,766	72,663,691	507	16,651,310	.....	1,237,169	507	17,888,479	109
110	SunLife of Canada	209,203	7,515,402,945	17,104	684,013,974	170	794,635,193	17,274	14,78,649,167	110
111	Teachers Insurance and Annuity	325	6,633,725	31	1,872,050	.....	41,130	31	1,913,180	111
112	Toronto Mutual	28,975	185,978,675	1,693	68,377,435	18	*−348,988*	1,711	68,028,447	112
113	Travelers Insurance of Hartford	10,657	523,815,090	1	8,384,946	12	95,800	13	8,480,746	113
114	Travelers Life Ins. Co. of Canada	3,642	670,716,570	1,333	87,865,365	688	80,855,852	2,021	168,721,217	114
115	Union Mutual	198	4,871,922	.....	.....	.....	195,040	.....	195,040	115
116	United American Ins. Co.	101	36[illegible],500	1	1,000	.....	.....	1	1,000	116
117	United Benefit	2,958	18,061,875	2	27,411	.....	633,500	2	660,911	117
118	United Investment Life	6,926	191,725,881	.....	.....	19	40,718	19	40,718	118
119	Washington National Ins.	3	2,775,644	.....	.....	.....	1,061,260	.....	1,061,260	119
120	Wawanesa Mutual	1,162	17,552,137	525	13,970,326	15	1,902,306	540	15,872,632	120
121	Western Life	4,294	53,013,622	222	14,170,610	.....	.....	222	14,170,610	121
122	Westmount Life	1,546	67,580,986	693	28,196,738	25	1,034,544	718	29,231,282	122
123	Zurich Life	23,453	463,489,404	2,156	107,796,187	375	22,286,972	2,531	130,083,159	123
	TOTALS – 1976	4,633,022	87,861,371,222	556,696	15,459,677,783	47,925	8,019,657,570	604,621	23,479,335,353	
	TOTALS – 1975	4,458,754	81,437,445,979	368,509	13,715,090,404	44,781	7,217,750,540	413,290	20,932,840,947	

TABLE V. LIFE INSURANCE—EXHIBIT OF POLICIES IN ONTARIO, 1976 (Concl'd)

	Name of Companies	Total Deductions		Direct in Force at End of 1976		Canada Total				
						Direct in Force		Net in Force		
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	
			$		$		$		$	
1	Abbey Life	1,224	30,143,754	10,726	125,597,872	11,721	156,939,356	11,721	80,137,248	1
2	Acadia Life	432	7,739,030	6,275	86,813,865	14,547	223,414,252	14,547	162,931,027	2
3	Aeterna Life	5	386,599	341	2,838,236	64,112	356,809,945	64,112	356,809,945	3
4	Aetna Life	180	41,769,111	2,262	1,648,826,450	4,778	2,234,690,392	4,937	2,243,118,625	4
5	Alliance Mutual Life	116	1,754,996	2,555	57,807,331	132,918	2,588,571,119	133,482	2,510,547,976	5
6	Allstate Life	43	1,394,000	1,034	9,105,000	1,898	17,102,000	2,181	55,027,000	6
7	Allstate Life of Canada	1,946	39,566,000	14,116	509,178,000	30,265	950,535,000	29,983	912,385,000	7
8	American Bankers Life Assur. Co.	.....	157,437,192	.....	18,965,300	5	71,750,049	5	71,750,049	8
9	American Health and Life	2	5,583,748	.....	.....	2	15,064,424	2	16,911,094	9
10	Artisans Life Ins. Co.	279	4,129,208	4,114	27,853,261	138,610	1,659,100,369	138,610	1,564,207,706	10
11	L'Assur.-Desjardins	170	10,311,526	1,006	248,166,316	77,447	7,696,186,728	75,438	7,461,883,150	11
12	Assumption Mutual Life	30	313,416	690	2,759,932	80,136	1,079,693,134	80,136	1,079,693,134	12
13	Bankers Life Des Moines	2	10,929,633	6	24,199,797	10	32,623,077	10	32,623,077	13
14	British Pacific Life	62	2,222,929	562	9,229,075	2,526	45,802,842	2,526	45,802,842	14
15	Canada Life	7,583	452,789,754	128,907	7,552,817,133	272,743	15,423,904,580	273,288	15,333,823,593	15
16	Canadian General Life	96	9,617,835	534	314,380,392	16,673	510,581,430	16,673	301,691,386	16
17	Canadian Premier Life	2,399	63,949,224	18,830	296,509,557	46,625	1,167,973,111	46,625	964,730,482	17
18	Capitol Life	9,936	39,202,505	20,266	64,240,144	40,493	129,156,622	40,403	129,156,622	18
19	Chrysler Life Ins. Co. of Canada	2,814	15,177,150	8,164	22,834,486	21,210	62,471,796	21,210	62,471,795	19
20	Combined Insurance Company of America.	11,685	37,194,800	33,531	150,081,974	79,045	303,066,374	79,045	303,066,374	20
21	Commercial Life	4,102	91,495,790	27,576	352,341,963	58,390	1,230,197,099	58,412	826,322,723	21
22	Commercial Union Assurance Co.	1,033	68,153,281	10,823	734,046,812	41,695	1,609,398,112	41,670	1,494,259,210	22
23	Concordia Life	939	14,806,680	6,062	82,539,591	7,096	102,060,971	7,096	102,060,971	23
24	Confederation Life	5,093	381,486,421	98,062	6,103,462,175	242,010	2,014,030,583	243,618	12,224,171,614	24
25	Connecticut General	8	12,964,001	92	148,277,554	128	245,886,331	860	294,833,892	25
26	Continental Assurance	1	3,766,751	34	41,922,972	70	62,631,213	967	106,925,953	26
27	Constellation Life Canada	1,040	20,555,058	9,852	236,577,394	18,195	542,401,987	18,195	226,764,591	27
28	Co-operative Life Ins.	84,770	237,932,733	80,199	884,529,007	130,932	3,452,893,100	54,681	2,940,492,749	28
29	Co-operative Life Assoc.	84,541	213,739,594	76,251	461,242,712	76,250	432,121,918	76,250	432,121,918	29
30	Credit Life	.....	583,791	2	31,748	2	216,695	2	216,695	30
31	Crown Life	8,517	331,033,162	107,934	3,822,780,969	272,844	9,545,814,396	278,538	9,718,043,601	31
32	Cuna Mutual	1,332	*−33,402,525*	21,023	2,020,011,614	37,459	3,074,478,368	37,459	3,061,646,889	32
33	Dominion Life	3,203	95,517,580	53,806	1,204,979,816	108,432	2,076,792,328	109,256	2,057,462,028	33
34	Dominion of Canada General	992	38,788,762	13,447	363,992,853	20,803	608,653,337	21,148	583,574,991	34
35	Eaton Life	4,081	49,553,629	40,529	464,476,932	84,017	912,299,677	84,017	901,673,206	35
36	L'Economie Mutuelle	89	694,166	1,414	12,469,353	35,492	905,545,465	35,492	905,545,465	36
37	Empire Life	3,816	116,251,288	48,434	901,480,801	86,507	1,634,046,896	86,507	1,634,046,896	37
38	Equitable Life Canada	1,843	56,969,290	29,720	929,042,009	45,493	2,508,736,119	46,203	2,287,496,134	38
39	Equitable Life of U.S.	35	1,946,746	408	392,276,214	927	774,081,106	926	774,056,106	39
40	Excelsior Life	3,874	183,840,253	51,374	2,195,326,924	119,867	5,173,258,310	120,458	4,492,698,095	40
41	Federal Life Casualty	4	119,104	174	2,306,823	190	4,294,674	190	4,294,674	41
42	Federated Life Ins. Co.	156	3,456,512	1,297	27,457,904	4,102	96,839,514	4,102	89,285,617	42
43	Fidelity Life	104	3,934,371	1,612	35,858,210	23,091	638,905,455	23,301	390,450,761	43
44	Financial Life Assurance	3	24,580,886	32	15,157,397	2,790	117,720,788	2,790	117,720,788	44
45	Ford Life	.....	60,437,909	.....	67,514,929	.....	258,821,248	.....	258,821,248	45
46	Franklin Life	102	3,139,381	503	11,374,075	668	14,166,678	668	14,166,678	46
47	Gamble Alden Life	.....	33,525	.....	2,045,504	3	56,186,557	3	56,186,557	47
48	General American Life	1	6,000	.....	.....	2	7,015,563	2	7,015,563	48
49	Gerling Global Life	850	22,334,747	9,173	198,046,599	13,070	310,386,363	13,070	310,386,363	49
50	Globe Life	122	3,504,391	1,038	26,058,391	2,627	88,659,045	2,627	88,039,751	50
51	Great West Life	4,997	734,537,985	88,464	4,511,084,208	289,321	18,696,388,084	292,331	18,734,834,268	51
52	Hartford Life	.....	24,500	1	6,824,678	1	10,266,500	1	10,266,[illegible]00	52
53	Heritage Life	34	1,362,582	648	47,848,636	662	59,559,071	662	49,187,471	53
54	Holland Life	622	6,868,507	6,231	60,201,540	14,158	163,852,827	14,158	132,940,866	54
55	Imperial Life	5,153	345,233,347	71,335	1,556,379,082	16,458	4,034,913,924	161,094	3,787,112,255	55
56	Industrial Life	1,601	49,943,312	25,530	322,357,781	338,831	4,597,821,518	338,831	4,597,821,518	56
57	John Hancock Mutual	27	34,813,258	451	281,017,701	800	638,330	5,761	1,044,303,644	57

63	Maccabees	114	11,038,370	1,800	184,527,175	11,042	228,157,708	11,042	228,157,708	63
64	Manufacturers Life	7,252	163,641,078	132,586	2,549,080,943	287,066	5,445,278,321	289,117	5,590,050,825	64
65	Maritime Life	1,683	53,125,078	12,258	1,038,955,822	45,933	3,128,951,658	436	2,048,442,598	65
66	Maryland Life of Baltimore	26,101	78,547,676	34,302	84,716,188	134,152	350,896,991	134,152	350,896,991	66
67	Massachusetts Mutual	2	3,987,391	11	2,051,967	4	7,185,887	4	7,185,887	67
68	Metropolitan Life	44,004	556,666,499	585,754	5,903,908,011	2,039,179	14,391,261,585	2,039,386	14,402,560,466	68
69	Ministers Life and Casualty	65	213,856	.....	.....	.....	.....	1,727	7,210,000	69
70	Minnesota Mutual	194	4,376,248	218	4,228,647	422	8,468,335	422	8,468,335	70
71	Monarch Life	2,462	61,299,812	39,579	586,904,493	115,257	1,533,807,258	115,339	1,370,750,192	71
72	Montreal Life	1,478	27,754,093	17,570	205,587,983	59,105	768,186,336	59,395	695,675,802	72
73	Mony Life	491	12,656,657	2,610	55,729,675	8,224	220,657,791	8,224	145,327,110	73
74	Mutual of New York	389	3,137,357	5,565	39,632,488	16,147	124,882,858	16,147	124,282,858	74
75	Mutual of Canada	19,443	380,896,151	333,427	7,751,611,252	744,098	15,141,113,567	744,499	15,044,291,111	75
76	Mutual of Omaha	1,267	22,983,552	10,110	230,506,791	31,193	982,157,286	30,561	1,055,632,945	76
77	National Life Assurance Co.	1,814	44,478,738	20,580	2,221,733,553	63,477	4,124,565,962	64,356	3,669,839,333	77
78	New England Mutual	1	316,875	10	9,049,681	11	9,222,681	12	11,195,320	78
79	New York Life	1,655	36,863,052	23,200	1,039,938,880	114,144	2,626,873,857	114,139	2,626,664,357	79
80	North American Life	9,370	714,167,933	115,866	3,773,325,564	249,295	7,933,222,698	192,159	6,668,947,972	80
81	North American Life Casualty	473	9,799,157	4,602	70,443,445	13,158	252,521,046	13,430	252,770,095	81
82	North West Life Assur. Co. of Canada	32	1,287,647	330	19,315,016	12,249	300,223,264	12,612	210,576,669	82
83	Northern Life	2,582	120,308,269	39,209	827,167,134	63,741	1,405,963,970	63,093	1,254,914,480	83
84	Norwich Union Life	1,449	23,833,852	18,074	294,621,680	41,800	624,826,532	41,800	558,102,971	84
85	Occidental Life of California	3,787	199,116,406	48,149	1,751,439,757	128,084	5,298,305,715	129,301	5,456,153,071	85
86	Occidental Life of Canada	1	133,240	40	2,560,271	1,345	89,223,093	1,345	89,223,093	86
87	Old Republic Life	.....	144,441,877	.....	106,650,461	10	284,237,055	10	314,738,724	87
88	Paul Revere Life	371	11,156,203	5,495	120,865,640	13,427	293,601,352	13,406	291,603,333	88
89	Pearl Assurance	25	600,840	694	4,471,874	1,620	10,599,207	1,626	10,389,414	89
90	Penn Mutual Life	1	10,000	14	438,691	14	438,691	14	438,691	90
91	Pennsylvania Life	53	359,213	1,399	10,232,038	3,321	28,025,850	3,321	28,025,850	91
92	Phoenix Assurance	2	11,286	18	333,121	54	507,055	1,879	32,848,588	92
93	Pierce National Life	44	29,000	140	174,350	15,763	15,697,699	15,763	15,697,699	93
94	Pitts Life	154	132,153,416	1,273	42,208,420	1,704	50,187,068	1,704	44,569,635	94
95	Presbyterian Ministers	77	941,562	1,593	14,631,728	2,600	24,288,109	2,600	24,288,109	95
96	Les Prevoyants du Canada	146	2,673,679	3,416	34,421,498	59,391	1,005,028,886	59,391	1,005,028,886	96
97	Provident Alliance Life Ins. Co.	.....	196,694	1	4,463,570	2	12,562,561	2	12,562,561	97
98	Provident Life and Accident	8	484,887	99	59,547,316	.....	.....	114	103,540,111	98
99	Prudential of America	32,611	326,565,447	572,898	5,649,858,994	1,231,784	12,551,597,622	1,231,784	12,554,924,592	99
100	Prudential of England	5,528	192,211,517	89,077	1,437,298,073	208,594	3,955,137,637	208,776	3,895,273,294	100
101	Reliable Life	493	78,926,627	3,531	242,819,000	9,464	411,221,264	9,464	370,748,105	101
102	Royal Insurance Co.	1,487	26,814,705	11,044	213,716,985	50,784	791,838,544	.....	726,280,297	102
103	Sauvegarde Life	515	2,620,286	7,145	42,875,529	108,095	2,282,912,777	.....	2,209,027,561	103
104	Seaboard Life	7	48,622,062	94	167,110,000	6,488	530,677,446	6,488	530,677,446	104
105	Sovereign Life	4,129	50,476,497	21,925	301,029,923	65,157	988,597,330	65,158	927,254,709	105
106	Standard Life	1,873	42,179,145	37,590	771,090,936	99,209	2,192,020,105	99,232	2,178,394,223	106
107	State Farm Life	1,819	26,320,538	24,664	343,770,107	30,219	423,142,210	30,219	423,142,210	107
108	State Mutual Life	1	2,095,042	8	12,855,625	10	13,660,125	10	13,660,125	108
109	Sun Alliance and London	314	7,927,731	3,959	82,624,439	9,584	178,032,918	9,591	164,900,198	109
110	Sun Life of Canada	11,949	207,488,111	214,528	8,786,564,001	626,144	22,702,851,300	626,754	22,685,859,436	110
111	Teachers Insurance and Annuity	72	2,184,946	288	6,361,959	7,176	28,323,772	1,176	28,323,772	111
112	Toronto Mutual	1,863	27,002,745	28,823	227,003,777	29,413	231,430,809	29,413	153,899,457	112
113	Travelers Insurance of Hartford	619	90,795,375	10,051	441,500,461	27,456	909,497,540	38,189	2,168,697,397	113
114	Travelers Life Ins. Co. of Canada	705	86,984,067	4,958	752,453,720	15,149	1,644,324,148	15,151	371,737,524	114
115	Union Mutual	13	462,705	185	4,604,257	1,447	56,426,217	1,147	56,426,217	115
116	United American Ins. Co.	17	51,500	85	312,000	2,488	3,461,334	2,476	3,427,167	116
117	United Benefit	184	960,281	2,776	17,762,505	5,378	31,007,828	5,896	45,064,520	117
118	United Investment Life	908	28,660,518	6,037	163,106,081	7	216,089	3	144,812	118
119	Washington National Ins.	.....	.....	3	3,836,904	3	3,836,904	3	3,836,904	119
120	Wawanesa Mutual	97	2,959,661	1,605	30,465,108	12,123	223,995,635	12,123	184,265,373	120
121	Western Life	342	6,224,439	4,804	60,959,793	9,073	157,375,568	9,175	88,578,394	121
122	Westmount Life	329	17,892,838	1,935	78,919,430	5,974	305,700,757	5,974	167,247,115	122
123	Zurich Life	2,299	53,158,840	23,685	540,413,723	52,924	1,691,839,099	51,933	1,529,673,158	123
	TOTALS – 1976	521,575	9,641,067,096	4,747,142	92,135,410,543	11,936,459	244,171,006,832	11,674,539	247,745,872,273	
	TOTALS – 1975	382,340	8,154,897,684	4,539,266	87,994,270,081	11,531,024	214,531,721,421	10,844,043	210,941,310,437	

TABLE VI. FRATERNAL SOCIETIES—PREMIUM INCOME (INCLUDING DUES) AND DISBURSEMENTS IN ONTARIO, 1976

	Societies	Premiums (Including Dues)					Disbursements (Excluding Expenses)				Canada Total		
		Mortuary Funds	Sick, Accident and Funeral Funds	General Expense Fund	Other Funds	Total	Mortuary Funds	Sick, Accident and Funeral Funds	Other Funds	Total	Premiums	Disbursements	
		$	$	$	$	$	$	$	$	$	$	$	
1	Actra Fraternal Benefit Society	53,898	113,694	.....	.....	167,592	25,000	55,696	.....	80,696	244,278	94,560	1
2	Associated Can. Travellers	341	17,004	30,480	.....	47,825	1,345	12,951	.....	14,296	220,252	65,837	2
3	Canadian Foresters Life	1,645,412	.....	.....	.....	1,645,412	850,255	6,224	.....	856,479	3,735,957	2,173,302	3
4	Canadian Slovak Benefit Soc.	30,544	.....	10,156	.....	40,700	43,600	.....	.....	43,600	54,194	58,491	4
5	Canadian Slovak League	47,158	.....	16,437	.....	63,595	62,550	.....	.....	62,550	91,928	102,231	5
6	Canadian Woodmen of World	160,056	.....	.....	.....	160,056	187,487	.....	.....	187,487	173,085	218,082	6
7	Civil Service Mutual Benefit	205,239	.....	.....	.....	205,239	177,367	.....	.....	177,367	205,239	177,367	7
8	Commercial Travellers Canada	.....	.....	138,125	.....	138,125	.....	.....	237,790	237,790	246,615	409,745	8
9	Croatian Catholic Union	23,717	414	5,895	.....	30,026	11,051	970	.....	12,021	35,726	16,678	9
10	Croatian Fraternal Union USA	222,247	21,897	5,070	.....	249,214	271,953	23,052	.....	295,005	318,007	393,941	10
11	Electrical Workers Benefit Assoc.	170,980	.....	26,663	.....	197,643	226,800	.....	.....	226,800	386,106	289,800	11
12	First Catholic Slovak Ladies	14,033	.....	.....	.....	14,033	6,510	.....	.....	6,510	18,025	11,046	12
13	First Catholic Slovak Union	47,412	.....	.....	.....	47,412	36,396	.....	.....	36,396	82,047	75,258	13
14	Funeral Society of Ontario	793,603	.....	.....	.....	793,603	221,399	.....	.....	221,399	793,603	221,399	14
15	Grand Orange Lodge of Brit. Amer.	537,470	.....	.....	.....	537,470	472,818	.....	.....	472,818	665,334	552,031	15
16	Hungarian Reformed Federation	46,244	95	.....	.....	46,339	19,172	210	.....	19,382	46,320	19,382	16
17	Independent Order Foresters	8,911,967	266,635	.....	.....	9,178,602	2,828,710	128,119	.....	2,956,829	20,767,441	5,937,269	17
18	Knights of Columbus	946,497	.....	.....	.....	946,497	415,940	.....	.....	415,940	3,417,871	1,721,785	18
19	Labor Zionist Alliance	15,588	1,100	14,941	.....	31,629	28,452	38,358	.....	66,810	82,182	48,644	19
20	Lutheran Life	2,433,728	59,529	.....	.....	2,493,257	730,194	25,064	.....	755,258	5,658,388	1,770,319	20
21	Met. Toronto Police W.O. Fund	314,183	.....	.....	.....	314,183	254,400	.....	.....	254,400	314,183	254,400	21
22	National Fraternal Soc. Deaf	18,976	3,421	.....	.....	22,397	6,347	4,960	.....	11,307	51,772	13,453	22
23	North American Benefit Assoc.	701,416	.....	2,693	.....	704,109	166,687	.....	.....	166,687	729,284	222,547	23
24	Ont. Secondary School Teacher	226,426	.....	25,158	.....	251,584	170,200	.....	.....	170,200	251,584	170,200	24
25	Ont. Secondary School Teachers' Sick	.....	267,573	.....	.....	267,573	.....	281,021	.....	281,021	267,573	281,021	25
26	Order of Italo-Canadians	4,756	736	5,055	.....	10,547	2,039	1,170	.....	3,209	15,269	18,378	26
27	Royal Arcanum	55,503	.....	.....	.....	55,503	26,522	.....	.....	26,522	123,388	78,010	27
28	Serb National Federation	40,619	.....	.....	.....	40,619	20,678	3,110	.....	23,788	43,723	30,864	28
29	Sons of Scotland Benevolent Assoc.	125,490	4	1	.....	125,495	243,506	.....	.....	243,506	235,044	557,374	29
30	Ukrainian Fraternal Society	52,446	1,005	14,471	.....	67,922	86,142	764	.....	86,906	149,606	148,785	30
31	Ukrainian Mutual Benefit	30,177	.....	4,366	.....	34,543	43,016	1,440	.....	44,456	130,204	129,816	31
32	Ukrainian National Assoc.	305,517	9,489	6,349	.....	321,355	184,326	.....	.....	184,326	462,386	254,380	32
33	Ukrainian National Aid Assoc.	106,343	.....	.....	.....	106,343	24,177	.....	.....	24,177	106,343	24,177	33
34	Ukrainian Workingmen's Assoc.	104,858	.....	.....	.....	104,858	21,423	.....	.....	21,423	145,715	30,791	34
35	Union of Canada Life	385,178	.....	.....	.....	385,178	371,528	257	11,772	383,557	3,306,290	1,513,525	35
36	United Commercial Travellers	.....	30,761	1,151	13,274	45,186	.....	20,860	.....	20,860	184,136	99,328	36
37	Workers Benevolent Assoc. Can.	111,817	3,445	23,102	2,052	140,416	115,694	3,944	48,953	168,591	205,604	398,719	37
38	Workmens Circle	196,637	490	4,991	.....	202,118	2,811	1,275	.....	4,086	22,762	12,196	38
	Totals – 1976	19,086,476	797,292	335,104	15,326	19,849,020	8,356,495	609,445	298,515	9,264,455	43,987,464	18,595,071	
	Totals – 1975	20,410,901	976,062	187,011	172,865	21,746,839	7,928,051	597,647	288,954	8,843,247	39,758,192	14,710,482	

TABLE VII. FRATERNAL SOCIETIES—EXHIBIT OF LIFE INSURANCE & ANNUITY CERTIFICATES IN ONTARIO, 1976

	Societies	At End of 1975	Increases		Decreases			At End of 1976	Total Canada at End of 1976	
			New Issued	Other	Ceased by Death and Maturity	Ceased by Lapse and Surrender	Other			
		$	$	$	$	$	$	$	$	
1	Actra Fraternal Benefit Society	18,694,000	1,264,000	3,094,000	54,000	.....	4,751,500	18,246,500	32,185,000	1
2	Associated Can. Travellers	82,972	1,110	8,451	.....	.....	1,664	90,869	419,265	2
3	Canadian Foresters Life	61,734,284	7,339,592	1,648,554	532,634	3,718,981	2,643,921	63,826,894	173,811,067	3
4	Canadian Slovak Benefit Society	1,514,307	48,000	.....	38,000	24,000	.....	1,500,307	2,020,027	4
5	Canadian Slovak League	2,198,750	109,000	.....	57,000	39,500	.....	2,211,250	3,105,750	5
6	Canadian Woodmen of World	4,822,416	149,250	118,710	90,026	166,169	25,316	4,808,865	5,167,545	6
7	Civil Service Mutual Benefit	11,871,977	277,000	1,183,484	112,962	65,500	2,231	13,151,768	13,153,268	7
8	Commercial Travellers Canada	9,782,505	553,770	28,050	237,790	309,150	.....	9,817,385	17,811,230	8
9	Croatian Catholic Union	1,132,127	39,000	22,207	8,000	79,000	23,408	1,082,926	1,339,980	9
10	Croatian Fraternal Union USA	9,795,322	351,000	278,579	218,755	368,039	107,300	9,730,807	12,188,700	10
11	Electrical Workers Benefit Assoc.	18,680,200	1,247,400	1,300,600	226,800	506,800	1,016,400	19,478,200	36,220,800	11
12	First Catholic Slovak Ladies	507,250	3,500	.....	6,000	14,000	4,000	486,750	661,132	12
13	First Catholic Slovak Union	1,879,739	105,184	.....	32,000	46,000	.....	1,906,923	3,251,085	13
14	Funeral Society of Ontario	1,354,704	793,602	197,870	204,761	.....	.....	2,141,415	2,141,415	14
15	Grand Orange Lodge Brit. Amer.	13,386,538	1,008,500	299,262	437,230	231,677	49,395	13,975,998	17,461,650	15
16	Hungarian Reformed Federation	1,232,161	312,000	1,500	14,500	73,250	4,000	1,453,911	1,453,911	16
17	Independent Order Foresters	547,917,874	89,023,857	17,372,222	1,870,026	55,316,354	12,647,379	584,480,194	1,338,703,982	17
18	Knights of Columbus	46,130,125	12,588,819	696,118	121,209	3,907,590	1,251,105	54,135,158	187,776,642	18
19	Labor Zionist Alliance	577,265	10,000	8,716	13,950	37,227	15,600	529,204	1,299,312	19
20	Lutheran Life	91,872,756	9,920,798	799,571	420,623	2,174,387	1,971,859	98,026,256	233,780,258	20
21	Met. Toronto Police W.O. Fund	77,824,135	9,311,640	.....	254,400	4,933,500	423,820	81,524,055	81,524,055	21
22	National Fraternal Soc. Deaf	843,118	69,000	92,959	3,873	15,000	25,323	960,881	1,660,445	22
23	North American Benefit Assoc.	38,750,824	14,379,501	365,857	69,404	4,998,940	622,615	47,805,223	48,876,044	23
24	Ont. Secondary School Teachers	34,447,500	16,657,500	873,000	291,000	2,529,000	42,000	49,116,000	49,116,000	24
25	Ont. Secondary School Teachers Sick	7,813	232	39	48	511	.....	7,525	7,525	25
26	Order of Italo-Canadians	200,507	21,200	44,776	2,039	.....	.....	264,444	388,179	26
27	Royal Arcanum	2,416,727	912,617	88,154	24,563	279,933	5,179	3,107,823	5,896,489	27
28	Serb. National Federation	1,189,213	41,000	21,757	18,474	20,000	4,287	1,209,209	1,318,389	28
29	Sons of Scotland Benevolent Assoc.	8,682,904	249,750	262,372	167,208	358,514	18,241	8,651,063	16,480,848	29
30	Ukrainian Fraternal Society	2,161,000	38,500	13,400	80,219	41,400	5,000	2,086,281	4,921,641	30
31	Ukrainian Mutual Benefit	1,138,594	8,000	1,000	37,615	11,829	947	1,097,203	248,699	31
32	Ukrainian National Assoc.	8,262,431	413,500	139,794	147,673	367,327	5,000	8,295,725	11,672,137	32
33	Ukrainian National Aid Assoc.	2,127,812	404,000	1,000	14,500	72,000	5,000	2,441,312	2,441,312	33
34	Ukrainian Workingmen's Assoc.	2,268,750	321,000	3,000	18,250	66,250	8,000	2,500,250	3,383,750	34
35	Union of Canada Life	28,661,970	3,590,228	1,497,749	182,925	3,301,093	1,242,693	29,023,236	151,282,353	35
36	United Commercial Travellers	.....	.....	.....	.....	.....	.....	.....	.....	36
37	Workers Benevolent Assoc. Can.	2,767,154	27,500	73,780	96,150	24,900	22,767	2,724,617	6,590,667	37
38	Workmens Circle	83,913	5,000	1,602	2,923	206	900	86,486	203,034	38
	Totals – 1976	1,057,001,637	171,595,550	30,538,133	6,107,530	84,098,027	26,946,850	1,141,982,913	2,469,963,541	
	Totals – 1975	1,062,235,623	192,749,058	34,506,417	8,817,950	93,599,066	22,912,419	1,164,161,663	2,206,292,604	

TABLE VIII. FRATERNAL SOCIETIES - EXHIBIT OF CERTIFICATES (OTHER THAN LIFE INSURANCE & ANNUITY FUNDS) IN ONTARIO, 1976

	Societies	Number at End of 1975	Number New Issued	Other Additions	Terminated by Death	Terminated by Lapse	Terminated by Maturity	Other Deductions	Number at End of 1976	
1	Actra Fraternal Benefit Society	.....	1,719	250	6	.....	.....	375	1,588	1
2	Associated Canadian Travellers	2,186	203	14	17	201	.....	.....	2,185	2
3	Canadian Foresters Life Insurance Society	480	.....	18	2	.....	2	8	486	3
4	Croatian Catholic Union of U.S.A.	69	.....	.....	.....	6	1	.....	62	4
5	Croatian Fraternal Union of America	1,541	3	2	24	9	16	55	1,442	5
6	Hungarian Reformed Federation of America	14	.....	.....	.....	.....	.....	6	8	6
	Independent Order of Foresters	4,727	1,121	.....	.....	793	.....	.....	5,055	7
8	Labor Zionist Alliance	86	.....	.....	1	8	.....	4	73	8
9	Lutheran Life Insurance Society of Canada	355	63	4	.....	23	.....	1	398	9
10	National Fraternal Society of the Deaf	140	.....	.....	1	.....	.....	2	137	10
11	Ontario Secondary School Teachers' Sick Ben. Soc.	7,813	232	39	10	381	38	130	7,525	11
12	The Order of Italo-Canadians	63	4	.....	.....	.....	.....	.....	67	12
13	Serb National Federation	220	.....	3	4	.....	5	20	194	13
14	Ukrainian Mut. Ben. Assoc. of St. Nicholas	95	.....	.....	6	.....	.....	.....	89	14
15	Ukrainian National Assoc.	877	34	11	.....	80	.....	4	838	15
16	Union of Canada Life Insurance	167	.....	.....	.....	5	.....	.....	162	16
17	United Commercial Travelers of America	2,953	102	19	66	153	.....	1	2,854	17
18	Workers' Benevolent Assoc. of Canada	405	.....	5	7	19	.....	17	367	18
19	The Workmen's Circle	67	.....	.....	6	.....	.....	.....	61	19
	Totals	22,258	3,481	365	150	1,678	62	623	23,591	

TABLE IX. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1976, ACCORDING TO CLASSES OF INSURANCE

PROPERTY

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Abstainers Ins. Co.	864,438	245,848	28.4	1,049,701	301,004	28.7
Aetna Casualty and Surety	4,373,443	3,276,198	74.9	11,320,660	8,639,885	76.3
Aetna Casualty Co. of Canada	1,953,529	385,129	19.7	5,208,008	1,313,290	25.2
Aetna Insurance	3,121,587	35,578	1.1	5,622,231	2,385,859	42.4
Affiliated F M	2,631,008	980,406	37.3	12,723,436	8,205,702	64.5
Albion Insurance	275,082	243,826	88.6	503,771	434,693	86.3
Allendale	7,174,672	6,513,532	90.8	19,154,675	17,024,315	88.9
Allstate Ins. Co.	.....	497	.....	.....	*−240*	.....
Allstate Ins. Co. of Canada	15,968,530	8,416,185	52.7	35,987,283	19,119,943	53.1
Alpina Insurance	29,259	45,998	157.2	29,259	45,998	157.2
American Bankers Ins. Co. of Florida	1,097,461	398,407	36.3	4,031,673	1,531,092	38.0
American Home Assurance Co.	9,303,245	11,023,765	118.5	29,413,972	20,022,006	68.1
American Insurance	1,989,949	820,789	41.2	12,434,023	4,634,683	37.3
American National Fire Ins.	11	*−7,198*	.....	*−1,071*	29,679	.....
American Road Ins. Co.	22,257	35,786	160.8	70,750	42,363	59.9
Anglo Canada	1,718,981	582,173	33.9	1,718,981	582,173	33.9
Argonaut	.....	.....	.....	.....	*−13,611*	.....
Arkwright-Boston Mfg. Mutual	4,355,920	1,185,106	27.2	10,225,641	4,109,256	40.2
Balboa Ins. Co.	73,564	20,011	27.2	198,357	68,897	34.7
Baloise Ins. Co. Ltd.	2,591	.....	.....	38,020	1,697	4.5
Bankers & Traders Ins. Co. Ltd.	2,610	41,290	1,582.0	*−236*	172,580	.....
Bay City General Ins. Co.	166,395	113,464	68.2	193,679	125,541	64.8
Boiler Inspection	155	126	81.3	155	126	81.3
British Aviation	.....	.....	.....	45,777	890	1.9
British Economic	40,871	*−145,263*	.....	39,343	188,832	480.0
Calvert Fire	523	*−2,716*	.....	4,962	9,536	192.2
Canadian Accident and Fire	1,429,978	1,242,929	86.9	6,582,182	4,749,388	72.2
Canada Security	158,958	146,119	91.9	409,275	342,613	83.7
Canadian Commerce	.....	.....	.....	35,880	31,815	88.7
Canadian General	9,201,585	4,954,270	53.8	16,823,696	10,203,640	60.7
Canadian Home Assurance	208.907	147,656	70.7	12,706,263	6,280,241	5.7
Canadian Indemnity	4,887,151	2,083,201	42.6	19,719,322	7,732,224	39.2
Canadian Mercantile	721	*−1,386*	.....	13,073,068	5,654,304	43.3
The Canadian Millers	454,687	214,809	47.2	454,687	214,809	47.2
Canadian Pioneer Insurance	.....	.....	.....	.....	.....	.....
Canadian Provincial	470,736	192,338	40.9	1,625,907	629,131	38.7
Canadian Surety	2,337,686	1,198,337	51.3	6,054,912	2,946,558	48.7
Canadian Universal Ins. Co.	1,182,224	775,934	65.6	4,630,015	3,141,651	67.9
Casualty Co. of Canada	2,869,651	1,743,510	60.8	5,507,266	3,097,970	56.3
Centennial Insurance	*−2,405*	*−6,172*	.....	45,957	6,549	14.3
Central Mutual Insurance Co.	*−114,887*	577,533	.....	*−343,398*	1,275,196	.....
Century Ins. Co. of Canada	211,146	711,063	336.8	5,170,444	3,178,585	61.5
Chateau Ins. Co.	3,074,453	979,605	31.9	5,497,395	3,681,351	67.0
CNA Assurance Co.	2,044,156	1,795,597	87.8	4,195,317	3,841,990	91.6
Commerce & Industry of Can.	1,417,605	986,564	69.6	7,416,537	6,364,600	85.8
Commerce General	1,150	6,407	557.1	12,627,329	5,406,412	42.8
Commercial Union Assur. of Can.	20,983,221	11,327,865	54.0	53,991,353	33,403,531	61.9
Commercial Union Assur. London.	4,683	1,636	34.9	44,548	17,549	39.4
Commonwealth Insurance Co.	3,893,538	2,541,229	65.3	40,553,854	13,198,033	32.5
Consolidated Fire Casualty	17,986	1,496	8.3	649,170	407,274	62.7
Constitution Ins. Co. Canada	2,938,075	1,467,435	49.9	3,966,149	1,671,413	42.1
Continental Casualty Co.	63,601	23,891	37.6	87,049	83,575	96.0
Continental Insurance	4,483,678	2,749,857	61.3	27,925,886	16,218,043	58.1
Contingency Ins. Co. Ltd.	352,656	148,303	42.1	2,226,595	1,417,674	63.7
Co-operative Fire Casualty Co.	206,590	31,656	15.3	26,002,494	17,569,760	67.6
Co-operators Ins. Assoc.	13,424.064	8,138,845	60.6	13,424,064	8,138,845	60.6
Cornhill Ins. Co.	1,013,082	728,257	71.9	5,333,388	2,958,953	55.5
Coronation Insurance	855,103	409,470	47.9	2,817,765	937,774	33.3
Cumis Insurance	1,010,297	560,151	55.4	3,883,681	2,200,541	56.7
Dominion of Canada General	11,846,144	7,700,274	65.0	22,041,738	13,050,541	59.2
Dominion Ins. Corp.	5,911,876	3,582,988	60.6	12,093,805	7,904,280	65.4
Eagle Star	166,330	156,057	93.8	180,401	93,212	51.7
Eaton Insurance Company	1,225,126	548,346	44.8	2,183,971	1,196,751	54.8
Ecclesiastical Ins. Office	2,554,948	2,305,307	90.2	5,818,433	4,255,748	73.1
Economical Mutual	16,941,304	9,539,858	56.3	22,170,201	12,422,011	56.0
Elite Insurance	1,067,988	562,085	52.6	13,205,994	6,724,118	50.9
Emmco Insurance	339,799	103,801	30.5	579,248	232,200	40.1
Employers Mutual Liability	414,918	155,440	37.5	1,524,271	1,356,541	89.0
English and American Ins. Co.	404,664	146,485	36.2	778,709	257,622	33.1
Federal Fire	1,994,501	920,689	46.2	3,795,845	1,797,722	47.4
Federal Insurance	10,851,087	5,729,292	52.8	23,039,823	12,409,064	53.9
Federated Mutual Ins. Co.	2,346,402	889,520	37.9	7,830,034	2,815,825	36.0
Federation Insurance Co. of Can.	1,858,781	899,435	48.4	7,031,198	3,478,772	49.5

TABLE IX. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1976, ACCORDING TO CLASSES OF INSURANCE

PROPERTY (Cont'd)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Fidelity Ins. of Canada	1,692,500	579,725	34.3	4,162,183	2,782,369	66.8
Fire Insurance of Canada	*−27,566*	*−35,613*	.....	*−165,648*	*−184,500*	.....
Firemans Fund Ins. Co.	5,515,571	2,460,070	44.6	12,891,859	6,427,199	49.9
First Nat. Ins. of America	*−159*	598	.....	*−1,207*	*−716*	.....
Florists Mutual	524,003	352,367	67.2	615,968	472,527	76.7
Foremost	.....	1,118	.....	29,304	43,828	149.6
Foresters Indemnity Co.	570,941	179,331	31.4	958,371	246,569	25.7
General Accident of Canada	15,515,457	7,657,049	49.4	33,599,497	17,210,577	51.2
General Ins. of America	381,975	106,420	27.9	1,752,891	1,335,692	76.2
General Security of Canada	1,203,581	684,544	56.9	14,091,784	8,734,987	62.0
Gerling Global General	4,606,529	3,359,644	72.9	13,851,558	7,687,540	55.5
Gibraltar General Ins. Co.	6,255,492	3,283,592	52.5	7,010,393	3,554,419	50.7
Globe Indemnity of Canada	1,180,607	.....	.....	3,125,074	.....	.....
Gore Mutual	8,291,248	4,219,331	50.9	11,469,538	5,789,157	50.5
Grain Insurance	926,561	327,816	35.4	4,691,204	2,997,737	63.9
Great American Insurance	6,003,390	4,378,366	72.9	10,005,703	6,798,038	67.9
Great Eastern Insurance	748,045	917,308	122.6	3,476,059	2,787,332	80.2
Guarantee Co. of NA	3,109,062	1,246,973	40.1	7,527,193	3,663,811	48.7
Guardian Insurance of Can.	10,685,637	6,294,361	58.9	39,086,955	20,288,327	51.9
Halifax Insurance	5,642,889	2,764,304	49.0	16,332,582	7,849,388	48.1
Hanover	1,278,521	403,891	31.6	2,258,845	1,017,141	45.0
Hartford Fire	8,101,483	5,148,581	63.6	17,366,852	10,026,350	57.7
Herald Ins. Co.	68	4	5.9	68	4	5.9
Home Insurance	2,075,431	1,959,973	94.4	5,753,644	5,453,796	94.8
Highland Insurance Co.	.....	.....	.....	.....	.....	.....
Hudson Bay	831,615	504,739	60.7	1,954,748	1,410,331	72.1
Imperial Guar. and Accident	173,537	52,533	30.3	2,027,345	1,782,966	87.9
Insurance of North America	9,267,885	6,949,974	75.0	19,555,174	9,143,129	46.8
Insurance Corp. of Ireland	5,438,272	2,287,441	42.1	6,302,777	2,975,400	47.2
Liberty Mutual Fire	1,873,048	757,562	40.4	4,004,871	1,776,756	44.4
Liberty Mutual Insurance	381,894	915,645	239.8	550,847	1,078,271	195.7
Liverpool & London & Globe	15,341	33,963	221.4	31,257	225,304	720.8
Lloyds	17,784,733	11,182,414	62.9	105,360,536	66,041,544	62.7
London Lancashire Insurance	77,657	97,182	125.1	52,336	141,351	270.1
London and Midland	1,317,315	399,049	30.3	3,078,145	1,132,357	36.8
London Assurance	352,117	188,098	53.4	632,749	450,968	71.3
Lumbermens Mutual Casualty	5,234,138	2,198,816	42.0	10,851,837	5,154,010	47.5
Marine Indemnity of USA	.....	.....	.....	10,996	.....	.....
Maritime Insurance	6,927	11,247	162.4	157,558	27,827	17.7
Markel Ins. Co. of Canada	951,781	850,512	89.4	4,252,368	2,943,411	69.2
Maryland Casualty	*−60,884*	143,177	.....	*−239,531*	1,083,700	.....
Middlesex Ins. Co.	13,067	23,570	180.4	292,737	530,479	181.2
Missisquoi and Rouville	3,242	958	29.5	2,356,360	1,106,555	47.0
National Employers	33,180	49,522	149.3	868,727	608,376	70.0
New Hampshire Insurance Co.	2,376,675	1,648,393	69.4	8,066,835	5,153,717	63.9
New India Assurance	307,224	103,571	33.7	347,458	108,327	31.2
New Zealand Insurance	51,498	25,269	49.1	212,607	79,384	37.3
Niagara Fire	.....	31,782	.....	42,315	122,311	289.0
North American Co. for Prop. & Casualty	418,757	292,132	69.8	946,609	518,181	54.7
Northumberland General Ins. Co.	5,334,890	2,716,005	50.9	22,825,416	11,426,411	50.1
North Waterloo Farmers Mut.	4,863,836	3,394,147	69.8	4,863,836	3,394,147	69.8
Norwich Union Fire	1,151,008	1,177,042	102.3	2,394,489	2,362,066	98.6
Olympic Insurance	42,337	27,013	63.8	180,201	57,094	31.7
Ontario Mutual General Ins. Co.	1,412,998	470,193	33.3	1,412,998	470,193	33.3
Orion Insurance	1,251,966	308,022	24.6	1,984,974	653,078	32.9
Otter-Dorchester Mutual Ins. Co.	1,661,971	747,421	45 0	1,661,971	747,421	45.0
Pacific Employers	15,281	12,367	80.9	32,544	12,685	39.0
La Paix General	80,025	81,529	101.9	3,715,575	2,320,387	62.5
Pearl Assurance Co.	39,219	160,020	408.0	99,594	187,072	187.8
The Personal Ins. Co. of Canada	363,633	247,913	68.2	416,449	271,192	65.1
Perth Ins. Co.	2,124,957	1,323,069	62.3	2,770,172	1,815,153	58.0
Philadelphia Manufacturers	257,144	*−6,680*	.....	408,491	*−8,180*	.....
Phoenix Assur. of Canada	8,502,467	2,848,220	33.5	16,518,184	8,291,959	50.2
Phoenix Assur. of London	29,649	8,277	27.9	142,126	14,607	10.3
Pilot	8,002,462	6,093,801	76.1	8,002,462	6,093,801	76.1
Pitts Insurance	666,231	414,427	62.2	1,656,194	1,871,522	113.0

TABLE IX. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1976, ACCORDING TO CLASSES OF INSURANCE

PROPERTY (Cont'd)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Portage La Prairie Mutual	719,340	382,334	53.2	6,730,915	3,105,204	46.1
Protection Mutual	2,877,820	962,101	33.4	9,367,275	2,730,957	29.2
Providence Washington	607,238	311,779	51.3	1,802,817	692,971	38.4
Provident Assurance	479	27,061	5,649.5	13,224,425	6,110,252	46.2
Provincial Insurance	518,727	520,502	100.3	1,527,244	1,153,316	75.5
Prudential Assurance England	6,342,815	3,264,650	51.5	30,213,481	13,247,862	43.8
QBE Insurance Co.	.....	156	.....	*−17,954*	22,849	.....
Quebec Assurance	173,370	175,259	101.1	4,897,827	3,359,631	68.6
Reliance Ins. Co.	5,481,153	3,372,331	61.5	8,771,754	5,417,419	61.8
Retail Lumbermens Mutual	2,160	80	3.7	42,165	73,085	173.3
Royal Exchange	612,564	462,070	75.4	769,971	485,153	63.0
Royal General Canada	19,897	970	4.9	1,483,362	876,656	59.1
Royal Insurance	3,901,709	1,988,428	51.0	11,187,441	8,038,213	71.9
Royal Insurance Co. of Canada	29,938,106	15,031,130	50.2	91,270,017	43,378,861	47.5
Safeco	2,123,204	1,031,418	48.6	9,880,640	4,208,171	42.6
St. Paul Fire & Marine	7,248,922	2,730,757	37.7	13,956,892	6,250,571	44.8
Scottish & York	1,984,491	1,079,782	54.4	5,031,826	3,677,539	73.1
Scottish Union & National	243,114	185,093	76.1	437,302	349,540	79.9
Seaboard Surety Co.	*−41*	999	.....	353	999	283.0
Security Ins. Co. of Hartford	517,529	335,587	64.8	2,536,659	717,721	28.3
Security Mutual Casualty	610,995	230,775	37.8	1,837,614	1,290,336	70.2
Security National	797,045	126,867	15.9	2,176,286	274,792	12.6
Sentry Insurance A Mutual Co.	693,697	266,040	38.4	1,387,341	730,697	52.7
Simcoe and Erie	4,702,345	2,060,561	43.8	10,923,120	6,039,984	55.3
Sovereign General Ins. Co.	2,212,035	1,213,515	54.9	7,456,337	4,748,338	63.7
Stanstead and Sherbrooke	477,648	501,918	105.1	3,222,770	2,443,969	75.8
State Farm Fire and Casulty	9,804,337	4,043,455	41.2	11,319,077	4,765,086	42.1
Stonewall	.....	.....	.....	689,696	701,974	101.8
Sun Alliance Ins. Co.	6,432,817	3,120,734	48.5	16,426,898	7,292,731	44.4
Switzerland General	13,803	99,863	723.5	869,472	501,076	57.6
Tokio Marine	29,650	4,722	15.9	281,466	59,207	21.0
Toronto General	774	980	126.6	774	*−804*	.....
Traders General	1,692,913	751,652	44.4	2,729,502	1,082,950	39.7
Transamerica Inc. Co.	6	*−12*	.....	337	102	30.3
Transport Indemnity	395,884	162,267	41.0	462,029	267,582	57.9
Transport Insurance	191,480	441,743	230.7	530,800	1,058,831	199.5
Transportation Fire Casualty	623,430	368,314	59.1	623,430	368,314	59.1
Travelers Indemnity	1,605,049	*−55,065*	.....	2,125,013	304,981	14.4
Travelers Indemnity of Canada	15,660,636	5,209,772	33.3	31,582,678	18,815,696	59.6
Unigard Mutual	1,200	*−164,712*	.....	204,840	3,745,110	1,828.3
Unionamerica Ins. Co.	370,199	352,501	95.2	1,720,013	2,411,374	140.2
United Canada Insurance Co.	393,441	340,537	86.6	1,779,958	1,134,442	63.7
United Provinces	105,938	167,021	157.7	9,226,358	5,125,011	55.5
United States Fidelity Guar.	4,908,046	2,020,786	41.2	7,839,632	4,405,117	56.2
United States Fire	5,996,561	3,090,824	51.5	14,363,273	6,042,141	42.1
Unity Fire & General Ins.	228,402	161,169	70.6	593,256	295,912	49.9
Upper Canada	486,595	201,889	41.5	486,595	201,889	41.5
Utica Mutual	399,754	202,337	50.6	737,682	457,269	62.0
Victoria Ins. Co.	898,432	311,788	34.7	2,096,873	1,330,933	63.5
Waterloo Mutual	6,579,354	4,081,043	62.0	6,579,354	4,081,043	62.0
Wawanesa Mutual	5,979,194	2,628,944	44.0	31,559,708	16,924,485	53.6
Wellington Fire	5,613,481	3,463,087	61.7	6,929,187	4,975,542	71.8
Western Assurance	17,025,692	8,441,456	49.6	25,876,267	13,279,408	51.3
Western General Mutual	7,495,222	5,373,292	71.7	7,495,222	5,373,292	71.7
Yasuda Fire and Marine	166,923	19,479	11.7	1,212,768	328,062	27.1
York Fire and Casualty	241,491	300,140	124.3	241,491	300,140	124.3
Zurich Ins. Co.	14,661,050	6,031,216	41.1	28,995,967	14,039,475	48.4

TABLE IX. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1976, ACCORDING TO CLASSES OF INSURANCE

PROPERTY (Concl'd)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
RECIPROCALS	$	$	%	$	$	%
Canners Exchange Subscriber	267,175	871,654	326.2	526,776	866,723	164.5
Lumbermans Underwriting Alliance	1,076,332	511,645	47.5	7,744,223	3,724,865	48.1
Retail Lumbermans Inter. Ins.	29,019	737	2.5	29,019	737	2.5
Warner Reciprocal Insurer	272	.....	.....	4,329	.....	.....
Totals – 1976	541,281,298	297,204,428	55.0	1,774,480,621	826,215,205	46.6
Totals – 1975	399,235,187	235,561,465	59.0	1,065,396,450	702,919,894	66.0
Totals – 1974	336,896,890	214,983,883	63.8	894,115,055	665,262,842	74.4
Totals – 1973	288,477,875	171,864,460	59.6	775,349,435	504,182,564	65.0
Totals – 1972	254,948,599	130,842,747	51.3	678,219,138	402,391,079	59.3

TABLE IX. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1976, ACCORDING TO CLASSES OF INSURANCE

PROPERTY (Cont'd)

Companies	Direct Premiums Written	Direct Losses and Adjusting Expenses Incurred	Ratio
FARMERS' MUTUALS	$	$	%
Algoma	139,516	75,508	54.1
Amherst Island	8,966	15,830	176.6
Ayr	273,156	124,479	45.6
Bay of Quinte	522,329	240,661	46.1
Bertie & Clinton	476,640	309,549	64.9
Blanshard	114,057	23,378	20.5
Brant	272,779	78,804	28.9
Caradoc Delaware	116,399	145,307	124.8
Cayuga	240,433	125,732	52.3
Culross	116,309	62,969	54.1
Downie	214,423	65,404	30.5
Dufferin	619,606	200,545	32.4
Dumfries	269,399	134,881	50.1
Dunwich	298,329	158,924	53.3
East Williams	165,077	85,553	51.8
Ekfrid	144,144	51,528	35.7
Elma	189,880	66,978	35.3
Erie	289,839	98,010	33.8
Farmers' Mutual	1,613,811	854,984	53.0
Formosa	657,285	191,471	29.1
Germania	228,817	111,108	48.6
Glengarry	527,576	416,861	79.0
Grenville	1,040,060	447,227	43.0
Grey & Bruce	309,752	114,330	36.9
Halwell	552,393	265,037	48.0
Hamilton Township	832,427	411,756	49.5
Hay	473,138	245,897	52.0
Howard	394,425	238,032	60.3
Howick	607,267	231,276	38.1
Kent & Essex	919,450	433,241	47.1
Lambton	787,315	302,715	38.4
Lanark	1,958,569	1,348,940	68.9
Lennox & Addington	419,415	321,125	76.6
Lobo	114,143	63,333	55.5
London Township	158,395	98,177	62.0
McGillivray	141,549	154,227	109.0
McKillop	212,806	67,804	31.9
Norfolk	234,938	139,378	59.3
North Blenheim	241,928	78,560	32.5
North Kent	272,512	98,676	36.2
Oxford	546,290	183,697	33.6
Peel	847,394	260,252	30.7
Peel & Maryborough	382,082	154,264	40.4
Prescott	308,946	174,646	56.5
South Easthope	445,415	204,439	45.9
Southwold	81,042	70,907	87.5
Townsend	141,736	83,187	58.7
Usborne & Hibbert	458,442	253,841	55.4
Wabisa	231,305	190,253	82.3
West Wawanosh	491,229	119,194	24.3
Westminster	79,553	17,111	21.5
Yarmouth	79,367	15,622	19.9
Totals for 1976	21,262,053	10,425,608	49.0
Totals for 1975	17,277,320	8,942,977	51.8
Totals for 1974	14,558,514	7,384,723	50.7
Totals for 1973	12,291,422	6,494,371	52.8
Totals for 1972	10,698,639	5,767,688	53.9

TABLE IX. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1976 ACCORDING TO CLASSES OF INSURANCE

PROPERTY (Concl'd)

Companies	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
RECAPITULATION	$	$	%	$	$	%
Insurance Companies	541,281,298	297,204,428	55.0	1,774,480,621	826,215,205	46.6
Farmers' Mutuals	21,262,053	10,425,608	49.0	21,262,053	10,425,608	49.0
Totals for 1976	562,543,351	307,630,036	54.6	1,795,742,674	836,640,813	46.6
Totals for 1975	425,560,053	252,848,760	59.4	1,098,920,124	726,803,154	66.1
Totals for 1974	351,455,404	222,368,606	63.3	908,673,569	672,647,565	74.0
Totals for 1973	300,769,297	178,358,831	59.3	787,640,857	510,676,935	64.8
Totals for 1972	265,647,238	136,610,435	51.4	688,917,777	408,158,767	59.2

TABLE X OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1976, ACCORDING TO CLASSES OF INSURANCE

HAIL

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Aetna Insurance	.....	.....	.....	756,690	480,090	63.4
American Insurance	.....	.....	.....	624,123	783,850	125.6
American National Fire Ins.	.....	.....	.....	184,422	61,037	33.1
Anglo Canada	867,138	305,902	35.3	867,138	305,902	35.3
Continental Insurance	85,751	190,321	221.9	1,935,594	1,247,157	64.4
Coronation Insurance	314,636	235,964	75.0	305,293	235,964	77.3
Federation Insurance Co. of Can.	168,864	171,922	101.8	168,864	171,922	101.8
Firemans Fund Ins. Co.	.....	.....	.....	950,469	1,222,105	128.6
Gibraltar General Ins. Co.	58,351	48,072	82.4	58,351	48,072	82.4
Great American Insurance	.....	.....	.....	1,331,248	875,105	65.7
Great Eastern Insurance	.....	*−480*	.....	.....	*−480*	.....
Hanover	.....	.....	.....	292,917	293,767	100.3
Insurance of North America	.....	.....	.....	1,020,990	600,532	58.8
Niagara Fire	.....	.....	.....	269	.....	.....
North American Co. for Prop. & Casualty	.....	.....	.....	1,153,174	713,246	61.9
North Waterloo Farmers Mut.	17,419	9,792	56.2	17,419	9,792	56.2
Otter-Dorchester Mutual Ins. Co.	199,700	186,615	93.4	199,700	186,615	93.4
Reliance Ins. Co.	.....	.....	.....	939,259	915,833	97.5
Royal General Ins. Co.	.....	.....	.....	.....	*−1,345*	.....
St. Paul Fire and Marine	.....	.....	.....	708,529	332,077	46.9
Simcoe and Erie	494,155	585,318	118.4	494,155	585,318	118.4
Transportation Fire Casualty	63,345	41,038	64.8	63,345	41,038	64.8
Travelers Indemnity	.....	.....	.....	681,420	397,708	58.4
Totals – 1976	2,269,359	1,774,464	78.2	12,753,369	9,505,305	74.5
Totals – 1975	2,351,145	2,150,525	91.4	9,877,807	9,271,229	93.8
Totals – 1974	2,998,700	1,676,777	55.9	8,733,831	4,381,628	50.2
Totals – 1973	2,679,853	798,688	29.8	6,812,727	3,921,691	57.6
Totals – 1972	2,692,756	484,022	18.0	6,682,047	2,818,201	42.2

TABLE X. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1976, ACCORDING TO CLASSES OF INSURANCE

HAIL (Concl'd)

Companies	Direct Premiums Written	Direct Losses and Adjusting Expenses Incurred	Ratio
FARMERS' MUTUALS	$	$	%
Ayr	728	458	62.9
Dunwich	24,856	9,471	38.1
Elma	785	.....	.....
Norfolk	3,965	923	23.3
Totals for 1976	30,334	10,852	35.8
Totals for 1975	26,881	39,820	148.1
Totals for 1974	33,191	53,491	161.2
Totals for 1973	7,491	1,207	16.2
Totals for 1972	18,228	.....	.....

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
RECAPITULATION	$	$	%	$	$	%
Insurance Companies	2,269,359	1,774,464	78.2	12,753,369	9,505,305	74.5
Farmers' Mutuals	30,334	10,852	35.8	30,334	10,852	35.8
Totals for 1976	2,299,693	1,785,316	77.6	12,783,703	9,516,157	74.4
Totals for 1975	2,378,026	2,190,345	92.1	9,904,688	9,311,049	94.0
Totals for 1974	3,031,891	1,730,268	57.1	8,767,022	4,435,119	50.6
Totals for 1973	2,687,314	799,895	29.8	6,820,188	3,922,898	57.5
Totals for 1972	2,710,984	484,022	17.8	6,700,275	2,818,201	42.0

TABLE XI. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1976, ACCORDING TO CLASSES OF INSURANCE

AUTOMOBILE

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Abstainers Ins. Co.	5,296,144	3,265,940	61.7	6,662,938	4,246,779	63.7
Aetna Casualty & Surety	4,820,446	3,430,518	71.2	15,689,982	12,391,885	79.0
Aetna Casualty Co. of Canada	2,684	292	10.9	9,390	1,142	12.2
Aetna Insurance	166,176	237,252	142.8	542,713	687,689	126.7
Affiliated F M	43,249	2,081	4.8	231,516	3,961	1.7
Albion Insurance	1,218,377	961,307	78.9	1,467,834	1,672,515	113.9
Allstate Ins. Co.	226,356	456,896	201.8	231,226	478,593	207.0
Allstate Ins. Co. of Canada	41,068,305	22,340,429	54.4	84,317,307	45,672,341	54.2
Alpina Insurance	402,108	287,551	71.5	401,921	287,489	71.5
American Bankers Ins. Co. of Florida	*−25,409*	227,294	.....	*−25,409*	227,294	.....
American Home Assurance Co.	282,382	163,754	58.0	4,007,774	1,104,916	27.6
American Insurance	6,879,598	3,643,092	53.0	11,659,672	5,505,653	47.2
American Mutual Liability	182,346	*−8,534*	.....	244,269	53,238	21.8
American National Fire Ins.	*−34*	3,062	.....	*−30,836*	*−19,011*	.....
American Reinsurance Co.	116,662	.....	.....	149,152	.....	.....
American Road Ins. Co.	395,076	298,550	75.6	1,138,432	1,116,155	98.0
Anglo Canada	763,944	509,169	66.7	763,944	509,169	66.7
Bankers & Traders Ins. Co. Ltd.	*−33,194*	56,858	.....	*−99,760*	163,016	.....
Bay City General Ins. Co.	1,195,352	366,041	30.6	1,195,352	366,041	30.6
Calvert Fire	3,519	*−6,408*	.....	24,341	*−7,158*	.....
Canada Accident & Fire	3,239,401	1,909,043	58.9	11,888,610	6,075,327	51.1
Canada Security	251,871	193,574	76.9	618,688	660,945	106.8
Canadian Commerce	.....	.....	.....	167,668	85,443	51.0
Canadian General	15,028,489	9,373,166	62.4	29,220,067	16,006,972	54.8
Canadian Home Assurance	13,620	21,276	156.2	16,880,721	10,718,378	63.5
Canadian Indemnity	5,220,641	4,634,240	88.8	20,498,535	11,796,892	57.5
Canadian Mercantile	*−18*	9,151	.....	25,984,042	14,593,915	56.2
Canadian Pioneer Insurance	.....	.....	.....	.....	.....	.....
Canadian Provincial	915,932	915,071	99.9	2,080,574	1,739,749	83.6
Canadian Surety	4,120,046	2,807,638	68.1	9,023,889	5,899,385	65.4
Canadian Universal Ins. Co.	2,623,018	1,305,534	49.8	11,760,215	5,673,511	48.2
Casualty Co. of Canada	8,262,965	4,761,516	57.6	11,430,027	6,244,462	54.6
Centennial Insurance	408	296	72.5	16,804	5,425	32.3
Central Mutual Insurance Co.	181,621	44,203	24.3	305,313	543,400	178.0
Century Insurance Co. of Canada	*−80,673*	680,302	.....	886,254	1,886,399	212.9
Chateau Ins. Co.	213,227	80,935	38.0	2,479,353	679,046	27.4
Chrysler Insurance Co.	326,743	140,772	43.1	937,083	426,468	45.5
CNA Assurance Co.	4,382,055	3,544,282	80.9	5,439,441	4,493,566	82.6
Commerce General	*−2,304*	27,691	.....	28,614,662	19,452,879	68.0
Commercial Union Assurance of Canada	42,378,054	29,847,059	70.4	82,960,470	58,319,781	70.3
Commonwealth Insurance Co.	332,702	141,656	42.6	777,208	526,719	67.8
Consolidated Fire Casualty	55,049	120,632	219.1	658,585	476,453	72.3
Constitution Ins. Co. Canada	11,487,716	8,999,597	78.3	15,145,281	10,024,875	66.2
Continental Insurance	2,846,436	3,001,060	105.4	20,547,455	14,533,293	70.7
Co-operative Fire Casualty Co.	4,571	1,629	35.6	54,224,607	34,569,273	63.8
Co-operators Ins. Assoc.	86,820,728	62,135,762	71.6	86,820,728	62,135,762	71.6
Cornhill Ins. Co.	1,939,485	1,445,562	74.5	10,872,424	7,110,947	65.4
Coronation Insurance	444,309	146,228	32.9	807,246	215,752	26.7
Cumis Insurance	1,048	835	79.7	11,551	1,242	10.8
Dominion of Canada General	31,842,819	21,843,572	68.6	41,767,357	28,657,990	68.6
Dominion Ins. Corp.	11,030,082	6,968,463	63.2	14,931,219	9,078,030	60.8
Eagle Star	.....	*−96,863*	.....	*−279*	*−95,455*	.....
Eaton Insurance Company	2,816,279	1,909,102	67.8	4,396,726	3,000,757	68.2
Economical Mutual	28,370,951	18,713,199	66.0	34,795,148	22,497,662	64.7
Elite Insurance	*−3,594*	166,524	.....	1,003,671	1,383,997	137.9
Emmco Insurance	103,210	180,301	174.7	134,585	297,164	220.8
Employers Mutual Liability	2,463,629	2,525,053	102.5	6,314,911	5,227,106	82.8
Employers Reinsurance	1,389	.....	.....	1,389	.....	.....
English & American Ins. Co.	.....	.....	.....	115,785	10,524	9.1
Federal Fire	5,861,392	3,250,371	55.5	10,631,918	6,114,220	57.5
Federal Insurance	6,716,183	6,017,372	89.6	24,154,126	17,547,154	72.6
Federated Mutual Ins. Co.	4,046,246	2,561,747	63.3	9,229,368	5,094,687	55.2
Federation Insurance Co. of Can.	2,134,650	1,479,411	69.3	7,748,003	4,175,609	53.9
Fidelity Ins. of Canada	2,391,731	1,464,357	61.2	6,572,814	4,349,667	64.4
Fire Insurance of Canada	*−1,017*	7,020	.....	*−7,250*	*−7,901*	.....
Firemans Fund Ins. Co.	12,235,239	6,385,999	52.2	20,583,442	11,127,812	54.1
First Nat. Ins. of America	1,135,643	709,377	62.5	2,968,703	1,711,129	57.6
Foremost	.....	*−4*	.....	60	*−4*	.....
General Accident of Canada	32,263,423	21,683,690	67.2	53,309,871	34,616,228	64.9
General Ins. of America	219,406	167,877	76.5	392,797	218,655	55.7
General Security of Canada	1,934,695	1,320,391	68.2	17,636,747	10,468,287	59.4
Gerling Global General	3,386,413	2,268,030	67.0	3,664,809	2,295,833	62.6

TABLE XI. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1976, ACCORDING TO CLASSES OF INSURANCE

AUTOMOBILE (Cont'd)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Gibraltar General Ins. Co.	5,799,148	3,923,760	67.7	6,048,253	3,982,391	65.8
Globe Indemnity of Canada	2,919,612	1,893,791	64.9	4,834,432	3,401,533	70.4
Gore Mutual	17,618,952	12,144,350	68.9	20,065,737	13,857,480	69.1
Great American Insurance	3,985,135	4,032,583	101.2	7,390,023	6,215,410	84.1
Great Eastern Insurance	2,244,879	1,978,050	88.1	8,048,317	5,090,925	63.3
Guarantee of N.A.	5,430,554	3,470,712	63.9	12,311,071	8,329,373	67.7
Guardian Insurance of Canada	19,553,731	13,460,390	68.8	57,976,783	35,920,562	62.0
Halifax Insurance	9,519,027	5,545,494	58.3	19,006,915	10,256,090	54.0
Hartford Fire	9,547,516	6,778,614	71.0	15,722,763	11,866,515	75.5
Herald Ins. Co.	20	3	15.0	393	51	13.0
Home Insurance	13,453,226	8,698,273	64.7	30,658,240	19,656,975	64.1
Highland Insurance Co.	.....	.....	.....	24,475	9,369	38.3
Hudson Bay	2,172,513	1,194,754	55.0	3,168,054	1,736,747	54.8
Ideal Mutual	38,505	*−2,382*	.....	72,837	23,404	32.1
Imperial Guar. & Accident	934,813	384,368	41.1	2,397,309	1,305,625	54.5
Insurance of North America	4,020,354	2,169,594	54.0	3,921,064	2,938,891	75.0
Insurance Corp. of Ireland	1,553,294	873,478	56.2	1,637,688	935,353	57.1
Liberty Mutual Fire	16,325,895	10,641,702	65.2	34,115,799	21,522,187	63.1
Liberty Mutual Insurance	76,955	114,865	149.3	108,114	180,709	167.1
Liverpool & London & Globe	7,001	100,720	1,438.7	36,089	215,377	596.8
Lloyds	3,972,292	7,663,551	192.9	61,898,415	46,447,025	75.0
London & Edinburgh	1,087,402	515,363	47.4	9,091,195	5,847,792	64.3
London Lancashire Insurance	*−2,845*	157,670	.....	19,621	217,170	1,106.8
London and Midland	232,616	24,125	10.4	626,429	173,303	27.7
London Assurance	5	926,067	27.7	*−594*	2,037,571	.....
Lumbermens Mutual Casualty	14,542,798	9,553,246	65.7	19,325,107	12,679,236	65.6
Markel Ins. Co. of Canada	7,128,883	4,586,984	64.3	17,214,275	11,735,838	68.2
Maryland Casualty	*−17,156*	694,840	.....	*−289,828*	2,745,501	.....
Middlesex Ins. Co.	96,069	103,339	107.6	369,164	1,037,981	281.2
Midland	.....	121	.....	.....	121	.....
Missisquoi & Rouville	3,767,913	1,713,158	45.5	11,282,712	6,203,776	55.0
Motors Insurance	2,480,021	1,587,667	64.0	6,264,382	4,558,217	72.8
National Employers	5,590	5,106	91.3	329,599	208,114	63.1
New Hampshire Insurance Co.	*−4,821*	135,457	.....	50,815	336,039	661.3
New India Assurance	.....	*−7,425*	.....	.....	*−7,425*	.....
Niagara Fire	.....	.....	.....	23,876	12,363	51.8
North American Co. of Prop. & Casualty	49,009	48,827	99.6	172,324	141,569	82.2
Northumberland General Ins. Co.	6,859	*−75,637*	.....	102,300	*−98,449*	.....
Norwich Union Fire	1,826,572	1,965,034	107.6	3,952,822	3,455,309	87.4
Old Republic Ins. Co.	22,423	*−78*	.....	56,906	*−72*	.....
Ontario Motorist Ins. Co.	4,966,194	3,196,536	64.4	4,966,194	3,196,536	64.4
Orion Insurance	.....	*−18,067*	.....	.....	*−20,544*	.....
Otter-Dorchester Mutual Ins. Co.	37,724	8,883	23.5	37,724	8,883	23.5
Pacific Employers	10.912	15,637	143.3	6,395	78,781	1,231.9
Pafco Ins. Co. Ltd.	10,630,639	5,531,166	52.0	10,630,639	5,531,166	52.0
La Paix General	112,479	77,489	68.9	4,626,351	3,146,092	68.0
Pearl Assurance Co.	*−14,017*	*−69,931*	.....	6,720	*−160,590*	.....
The Personal Ins. Co. of Canada	2,775,647	1,511,510	54.5	3,246,302	1,712,893	52.8
Perth Ins. Co.	3,217,409	1,595,074	49.6	4,296,850	2,041,695	47.5
Phoenix Assur. of Canada	12,897,325	6,694,738	51.9	21,194,122	10,801,060	51.0
Pilot	28,735,854	17,498,963	60.9	28,735,854	17,498,963	60.9
Pitts Insurance	3,927,733	2,355,636	60.0	20,006,360	3,525,303	17.6
Portage La Prairie Mutual	1,285,448	933,549	72.6	3,854,987	2,420,754	62.8
Premier Insurance	.....	*−56,577*	.....	.....	*−56,577*	.....
Provident Assurance	*−140,821*	66,126	.....	20,990,141	13,773,804	65.6
Provincial Insurance	1,040,437	571,144	54.9	1,942,504	1,615,045	83.1
Prudential Assurance England	9,768,460	5,928,133	60.7	51,350,112	29,367,801	57.2
QBE Insurance Co.	.....	.....	.....	*−134*	28,586	.....
Quebec Assurance	96,814	378,204	390.7	6,734,658	3,754,467	55.7
Reliance Ins. Co.	5,527,845	3,497,448	63.3	9,869,066	6,638,055	67.3
Resolute Insurance Co.	*−8,560*	*−5,370*	.....	*−44,491*	1,051,711	.....
Royal Exchange	9,810	13,342	136.0	331,328	214,784	64.8
Royal General Canada	14,203	121,659	856.6	379,053	279,844	73.8
Royal Insurance	7,469,519	5,067,592	67.8	15,388,151	10,679,069	69.4
Royal Insurance Co. of Canada	68,449,385	47,947,693	70.0	146,462,689	95,439,828	65.2
Safeco	6,762,194	4,014,445	59.4	11,390,680	5,904,042	51.8
St. Paul Fire & Marine	673,260	333,529	49.5	869,600	69,265	8.0
Scottish & York	13,719,069	7,391,064	53.9	21,442,194	11,958,115	55.8
Scottish Union & National	258,057	297,720	115.4	332,115	313,532	94.4
Security Ins. Co. of Hartford	.....	.....	.....	60,923	58,859	96.6
Security Mutual Casualty	1,605,278	947,119	59.0	4,154,877	2,478,072	59.6
Sentry Insurance A Mutual Co.	25,647	*−84*	.....	25,647	1,388	5.4

TABLE XI. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1976, ACCORDING TO CLASSES OF INSURANCE

AUTOMOBILE (Concl'd)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Simcoe & Erie	4,028,827	2,701,169	67.0	11,688,173	5,761,866	49.3
Sovereign General Ins. Co.	4,424,155	2,923,291	66.1	15,607,461	8,750,171	56.1
Stanstead & Sherbrooke	1,235,631	1,074,232	86.9	6,842,371	4,374,936	63.9
State Farm Mutual Auto	51,919,426	36,717,351	70.7	58,645,954	41,627,167	71.0
Sun Alliance Ins. Co.	9,516,486	6,133,271	64.4	19,351,841	11,425,609	59.0
Switzerland General	.....	106,312	.....	485,387	492,706	101.5
Tokio Marine	20,722	4,161	20.1	60,251	19,010	31.6
Toronto General	1,110,912	417,174	37.6	1,110,950	415,970	37.4
Traders General Ins. Co.	814,187	352,846	43.3	994,034	415,390	41.1
Transport Indemnity	574,227	377,971	65.8	881,945	636,615	72.2
Transport Insurance	1,850,855	802,487	43.4	5,316,483	2,604,242	49.0
Transportation Fire Cas.	749,950	451,659	60.2	749,950	451,659	60.2
Travelers Indemnity	377,355	1,048,671	277.9	615,620	1,914,062	310.9
Travelers Indemnity of Canada	22,637,862	15,940,508	70.4	65,210,442	46,429,949	71.2
Unigard Mutual	*−110,224*	*−38,908*	.....	729,691	245,281	33.6
Unionamerica Ins. Co.	*−6,222*	.....	.....	*−6,073*	.....	.....
United Canada Insurance Co.	2,354,027	2,379,711	101.1	10,663,464	8,038,096	75.4
United Provinces	34,470	217,569	631.2	16,849,486	10,355,830	61.5
United States Fidelity Guar.	6,641,866	4,029,310	60.7	9,670,880	5,667,909	58.6
United States Fire	477,897	470,322	98.4	764,190	640,485	83.8
Unity Fire & General Ins.	586,631	507,881	86.6	1,980,608	854,466	43.1
Utica Mutual	125,349	94,499	75.4	166,676	114,060	68.4
Victoria Ins. Co.	436,487	561,304	128.6	4,218,962	3,361,500	79.7
Waterloo Mutual	5,887,779	2,873,339	48.8	5,887,779	2,873,339	48.8
Wawanesa Mutual	11,984.948	9,545,242	79.6	57,051,488	43,781,531	76.7
Wellington Fire	19,187,831	13,744,145	71.6	25,164,481	19,572,293	77.8
Western Assurance	40,374,144	22,456,534	55.6	50,215,951	29,993,795	59.7
York Fire & Casualty	888,272	526,863	59.3	888,272	526,863	59.3
Zurich Ins. Co.	42,571,376	27,806,587	65.3	64,731,861	42,095,406	65.0
RECIPROCALS						
Truck Insurance Exchange	8,488	66,820	787.2	253,599	237,350	93.6
Totals – 1976	962,384,832	656,207,298	68.2	2,023,665,377	1,306,530,168	64.6
Totals – 1975	815,271,926	565,209,227	69.3	1,563,816,430	1,093,227,285	69.9
Totals – 1974	635,208,841	495,065,650	77.9	1,286,946,766	1,027,777,907	79.9
Totals – 1973	548,791,552	401,966,473	73.2	1,221,253,853	931,259,347	76.3
Totals – 1972	490,233,347	355,347,338	72.5	1,105,522,741	793,296,579	71.8

TABLE XI(A). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1976, ACCORDING TO CLASSES OF INSURANCE

AUTOMOBILE—LIABILITY

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Abstainers Ins. Co.	2,876,757	2,234,438	77.7	3,597,125	2,808,330	78.1
Aetna Casualty and Surety	2,790,702	2,078,487	74.5	9,088,790	8,674,868	84.4
Aeta Casualty Co. of Canada	2,684	292	10.9	9,390	1,142	12.2
Aetna Insurance	105,599	207,243	196.3	324,230	553,395	170.7
Affiliated F M	43,280	2,081	4.8	231,304	2,690	1.2
Albion Insurance	661,473	589,589	89.1	788,965	1,174,399	148.9
Allstate Ins. Co.	169,269	302,825	178.9	172,506	325,418	188.6
Allstate Ins. Co. of Canada	24,799,032	14,412,739	58.1	50,531,567	29,153,528	57.7
Alpina Insurance	237,226	162,142	68.3	237,098	162,114	68.4
American Bankers Ins. Co. of Florida	*−20,030*	138,238	.....	*−20,030*	138,238	.....
American Home Assurance Co.	281,113	46,019	16.4	3,984,081	1,180,296	29.6
American Insurance	3,976,291	2,066,512	52.0	6,611,705	3,054,546	46.2
American Mutual Liability	163,144	*−17,879*	.....	220,868	44,520	20.2
American National Fire Ins.	*−23*	3,082	.....	*−23,565*	*−13,208*	.....
American Reinsurance Co.	116,662	.....	.....	149,152	.....	.....
Anglo Canada	397,941	327,899	82.4	397,941	327,899	82.4
Bankers & Traders Ins. Co. Ltd.	*−25,230*	57,745	.....	*−75,208*	213,784	.....
Bay City General Ins. Co.	650,738	198,464	30.5	650,738	198,464	30.5
Canada Accident and Fire	1,783,212	1,129,885	63.4	6,741,972	3,614,414	53.6
Canada Security	138,709	112,473	81.1	352,114	433,546	123.1
Canadian Commerce	.....	.....	.....	90,974	43,940	48.3
Canadian General	8,654,886	6,439,825	74.4	17,133,606	10,657,725	62.2
Canadian Home Assurance	4,688	19,810	422.6	9,957,056	7,664,683	77.0
Canadian Indemnity	2,042,940	3,339,867	163.5	12,433,282	8,169,309	65.7
Canadian Mercantile	*−76*	8,345	.....	16,553,827	10,269,860	62.0
Canadian Pioneer Insurance	.....	.....	.....	.....	.....	.....
Canadian Provincial	530,379	648,665	122.3	1,210,918	1,172,466	96.8
Canadian Surety	2,220,608	1,963,169	88.4	5,104,813	4,134,683	81.0
Canadian Universal Ins. Co.	1,415,830	763,719	53.9	6,787,228	3,717,701	54.8
Casualty Co. of Canada	4,544,967	2,850,805	62.7	6,345,154	3,623,594	57.1
Centennial Insurance	408	368	90.2	16,804	3,365	20.0
Central Mutual Insurance Co.	110,238	*−136,094*	.....	192,951	243,884	126.4
Century Insurance Co. of Canada	*−64,717*	458,704	.....	481,124	1,292,678	268.7
Chateau Ins. Co.	150,096	58,498	39.0	1,526,211	524,631	34.4
CNA Assurance Co.	2,640,742	2,521,572	95.5	3,253,258	3,202,285	98.4
Commerce General	*−10,80*	31,687	.....	19,897,797	13,722,213	69.0
Commercial Union Assurance of Canada	24,092,920	19,734,279	81.9	47,573,763	39,233,362	82.5
Commonwealth Insurance Co.	256,043	110,155	43.0	628,163	407,070	64.8
Consolidated Fire Casualty	29,649	89,932	303.3	384,646	310,457	80.7
Constitution Ins. Co. Canada	6,930,664	5,980,387	86.3	9,598,961	6,600,024	68.8
Continental Insurance	1,794,427	2,072,134	115.5	12,592,858	9,267,433	73.6
Co-operative Fire Casualty Co.	2,401	843	35.1	31,739,106	19,978,168	62.9
Co-operators Ins. Assoc.	48,948,265	41,280,492	84.3	48,948,265	41,280,492	84.3
Cornhill Ins. Co.	1,081,966	934,274	86.3	6,228,878	4,001,697	64.2
Coronation Insurance	432,401	141,068	32.6	719,007	207,934	28.9
Cumis Insurance	951	835	87.8	10,392	1,242	12.0
Dominion of Canada General	18,860,112	13,889,402	77.8	23,809,271	18,320,888	76.9
Dominion Ins. Corp.	6,200,822	4,293,433	69.2	8,344,083	5,364,873	64.3
Eagle Star	.....	*−94,187*	.....	*−218*	*−82,264*	.....
Eaton Insurance Company	1,585,031	1,219,167	76.9	2,487,092	1,901,976	76.5
Economical Mutual	15,879,432	12,533,918	78.9	19,663,147	15,080,041	76.7
Elite Insurance	*−2,530*	163,231	.....	842,919	1,299,872	154.2
Employers Mutual Liability	1,440,588	1,821,455	126.4	3,607,137	3,666,564	101.6
Employers Reinsurance	1,389	.....	.....	1,389	.....	.....
English & American Ins. Co.	.....	.....	.....	116,831	*24,465*	.....
Federal Fire	3,219,929	2,037,310	63.3	5,911,750	3,843,875	65.0
Federal Insurance	3,494,096	3,996,497	114.4	13,683,961	12,223,238	89.3
Federated Mutual Ins. Co.	2,272,571	1,723,844	75.9	5,056,248	3,154,046	62.4
Federation Insurance Co. of Can.	1,198,353	1,047,858	87.4	4,411,586	2,692,876	61.0
Fidelity Ins. of Canada	1,197,289	733,152	61.2	3,795,782	2,468,200	65.0
Fire Insurance of Canada	*−801*	12,786	.....	*−5,384*	56,658	.....
Firemans Fund Ins. Co.	6,957,065	3,565,145	51.2	11,538,789	6,280,338	54.4
First Nat. Ins. of America	651,875	434,444	66.6	1,621,980	1,002,348	61.8
General Accident of Canada	18,031,588	14,911,435	82.7	30,319,735	23,004,469	75.9
General Ins. of America	126,332	134,667	106.6	219,774	160,623	73.1
General Security of Canada	1,125,466	823,700	73.2	10,841,594	6,574,918	60.6
Gerling Global General	1,882,483	1,372,712	72.9	2,160,879	1,379,388	63.8
Gibraltar General Ins. Co.	3,153,820	2,509,257	79.6	3,302,069	2,548,946	77.2
Globe Indemnity of Canada	1,857,839	1,113,140	59.9	2,991,360	2,109,646	70.5
Gore Mutual	9,647,278	8,245,855	85.5	10,960,011	9,492,836	86.6
Great American Insurance	2,742,044	2,622,358	95.6	4,378,488	4,262,202	97.3
Great Eastern Insurance	1,272,129	1,119,772	88.0	4,589,121	3,091,707	67.4

TABLE XI(A). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1976, ACCORDING TO CLASSES OF INSURANCE

AUTOMOBILE—LIABILITY (Cont'd)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Guarantee Co. of N.A.	3,016,528	2,240,680	74.3	7,108,442	5,565,815	78.3
Guardian Insurance of Can.	11,234,555	9,126,127	81.2	33,828,196	23,605,714	69.8
Halifax Insurance	5,328,845	3,557,482	66.8	10,669,962	6,616,004	62.0
Hartford Fire	6,113,425	4,631,278	75.8	9,908,259	8,743,639	88.2
Herald Ins. Co.	20	3	15.0	210	33	15.7
Home Insurance	7,529,254	5,987,105	79.5	17,494,411	12,906,960	73.8
Highland Insurance Co.	.....	.....	.....	23,891	9,369	39.2
Hudson Bay	1,256,704	600,463	47.8	1,813,833	908,961	50.1
Ideal Mutual	38,505	*−2,818*	.....	72,837	22,922	31.5
Imperial Guar. and Accident	552,241	212,066	38.4	1,437,302	698,361	48.6
Insurance of North America	2,383,308	1,268,058	53.2	2,169,223	2,025,883	93.4
Insurance Corp. of Ireland	949,422	537,233	56.6	1,001,023	572,032	57.1
Liberty Mutual Fire	9,681,102	6,640,216	68.6	19,627,624	13,395,371	68.2
Liberty Mutual Insurance	73,486	95,691	130.2	102,974	155,799	151.3
Liverpoool & London & Globe	6,016	53,823	894.7	22,732	97,591	429.3
Lloyds	599,787	5,431,749	905.6	37,543,570	30,177,180	80.4
London and Edinburgh	656,376	275,506	42.0	5,167,126	3,653,157	70.7
London Lancashire Insurance	*−813*	102,433	.....	12,617	128,667	1,019.8
London and Midland	.....	*−37,804*	.....	*−2*	*−29,020*	.....
London Assurance	18	1,458,133	1,019.8	*−357*	3,263,317	.....
Lumbermens Mutual Casualty	8,574,313	6,395,046	74.6	11,783,262	8,643,613	73.4
Markel Ins. Co. of Canada	4,514,664	3,381,995	74.9	10,851,008	8,393,529	77.4
Maryland Casualty	*−17,607*	675,610	.....	*−273,920*	2,632,273	.....
Middlesex Ins. Co.	58,756	63,202	107.6	225,781	634,830	281.2
Midland	.....	121	.....	.....	121	.....
Missisquoi and Rouville	1,862,153	913,395	49.1	6,588,890	4,137,034	62.8
National Employers	2,200	5,073	230.6	170,381	145,954	85.7
New Hampshire Insurance Co.	*−3,085*	97,611	.....	34,910	382,450	1,095.5
New India Assurance	.....	*−5,582*	.....	.....	*−5,582*	.....
Niagara Fire	.....	.....	.....	23,592	12,363	52.4
Northumberland General Ins. Co.	4,627	*−40,719*	.....	73,912	*−17,144*	.....
Norwich Union Fire	1,027,762	1,166,755	113.5	2,277,610	2,099,952	92.2
Old Republic Ins. Co.	15,020	.....	.....	38,305	.....	.....
Ontario Motorist Ins. Co.	2,754,572	2,113,816	76.7	2,754,572	2,113,816	76.7
Orion Insurance	.....	*−17,959*	.....	.....	*−19,686*	.....
Pacific Employers	5,098	28,597	560.9	655	90,322	13,789.6
Pafco Ins. Co. Ltd	8,619,559	3,709,282	43.0	8,619,559	3,709,282	43.0
La Paix General	59,050	36,610	62.0	2,768,771	2,166,394	78.2
Pearl Assurance Co.	*−13,945*	17,518	.....	6,451	*−65,958*	.....
The Personal Ins. Co. of Canada	1,534,655	873,870	56.9	1,794,880	975,534	54.4
Perth Ins. Co.	1,774,028	987,670	55.7	2,360,119	1,181,849	50.1
Phoenix Assur. of Canada	7,205,765	3,877,868	53.8	12,201,147	6,357,640	52.1
Pilot	15,443,963	10,572,013	68.5	15,443,963	10,572,013	68.5
Pitts Insurance	2,416,775	1,491,213	61.7	16,894,601	1,491,213	8.8
Portage La Prairie Mutual	736,583	673,145	91.4	2,113,367	1,641,446	77.7
Provident Assurance	*−100,479*	139,128	.....	12,769,563	7,855,030	61.5
Provincial Insurance	602,892	332,532	55.2	1,122,337	1,105,001	98.5
Prudential Assurance England	5,285,086	4,002,592	75.7	28,229,472	18,743,562	66.4
QBE Insurance Co.	.....	.....	.....	*−121*	27,117	.....
Quebec Assurance	60,815	348,375	572.8	3,982,399	2,178,605	54.7
Reliance Ins. Co.	3,177,190	2,275,239	71.6	5,673,365	4,333,382	76.4
Resolute Insurance Co.	*−5,672*	*−3,678*	.....	*−92,561*	935,066	.....
Royal General Canada	14,203	121,659	856.6	379,053	279,844	73.8
Royal Insurance	4,515,182	3,028,297	67.1	9,418,102	6,249,988	66.4
Royal Insurance Co. of Canada	41,355,321	33,654,507	81.4	88,618,144	65,681,441	74.1
Safeco	3,487,837	2,396,937	68.7	5,742,711	3,342,782	58.2
St. Paul Fire and Marine	396,372	304,891	76.9	487,270	113,539	23.3
Scottish and York	7,741,356	4,582,529	59.2	12,268,299	7,437,396	60.6
Scottish Union and National	140,016	134,524	96.1	181,135	142,905	78.9
Security Ins. Co. of Hartford	.....	.....	.....	50,473	45,907	91.0
Security Mutual Casualty	849,683	548,535	64.6	2,223,075	1,448,535	65.2
Sentry Insurance A Mutual Co.	25,647	421	1.6	25,647	102	0.4
Simcoe & Erie	2,353,865	1,965,387	83.5	6,754,404	3,688,772	54.6
Sovereign General Ins. Co.	2,400,071	1,847,617	77.0	8,931,706	5,537,862	62.0
Stanstead & Sherbrooke	673,411	779,412	115.7	4,047,088	2,837,991	70.1
State Farm Mutual Auto	30,259,382	23,706,142	78.3	33,923,491	26,759,228	78.9
Sun Alliance Ins. Co.	5,357,202	3,877,759	72.4	11,162,712	7,230,427	64.8
Switzerland General	.....	70,705	.....	266,261	368,125	138.3
Tokio Marine	10,662	1,569	14.7	30,533	8,771	28.7
Toronto General	637,703	229,932	36.1	637,705	228,893	35.9
Traders General	428,225	193,599	45.2	518,017	214,930	41.2
Transport Indemnity	416,809	355,633	85.3	638,424	545,807	85.5
Transport Insurance	1,726 661	620 350	35.9	4,926,814	1,978,670	40.2
Transportation Fire Casualty	477,336	262,646	55.0	477,336	262,646	55.0

TABLE XI(A). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1976, ACCORDING TO CLASSES OF INSURANCE

AUTOMOBILE—LIABILITY (Concl'd)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Travelers Indemnity	343,927	951,955	276.8	540,845	1,586,359	293.3
Travelers Indemnity of Canada	12,494,479	10,143,757	81.2	37,515,205	30,350,626	80.9
Unigard Mutual	*−73,477*	*−75,740*	.....	485,535	*−14,355*	.....
Unionamerica Ins. Co.	*−6,222*	.....	.....	*−6,073*	.....	.....
United Canada Insurance Co.	1,537,434	1,708,354	111.1	6,965,618	4,816,825	69.2
United Provinces	18,604	235,915	1,268.1	10,377,574	7,636,585	73.6
United States Fidelity Guar.	3,801,857	2,534,953	66.7	5,510,040	3,478,132	63.1
United States Fire	293,660	294,662	100.3	478,277	408,367	85.4
Unity Fire & General Ins.	328,309	377,255	114.9	1,079,638	531,344	49.2
Utica Mutual	118,717	50,479	42.5	157,960	67,520	42.7
Victoria Ins. Co.	335,882	430,609	128.2	2,584,599	2,231,582	86.3
Waterloo Mutual	3,234,016	1,257,139	38.9	3,234,016	1,257,139	38.9
Wawanesa Mutual	6,576,019	6,693,594	101.8	33,470,536	31,378,187	93.7
Wellington Fire	10,916,814	8,553,067	78.3	14,649,262	12,604,635	86.0
Western Assurance	23,812,219	13,537,348	56.9	29,621,899	18,703,445	63.1
York Fire & Casualty	495,729	299,161	60.3	495,729	299,161	60.3
Zurich Ins. Co.	23,870,031	18,870,807	79.1	36,925,280	27,747,261	75.1
RECIPROCALS						
Truck Insurance Exchange	8,488	66,820	787.2	253,599	237,350	93.6
Totals – 1976	549,929,363	428,370,652	77.9	1,187,825,440	851,540,013	71.7
Totals – 1975	477,956,087	342,314,548	71.6	916,302,585	672,478,876	73.4
Totals – 1974	384,358,816	304,969,141	79.3	782,908,575	638,263,322	81.5
Totals – 1973	335,768,595	232,669,606	69.3	743,791,863	565,971,802	76.1
Totals – 1972	303,201,376	224,914,592	74.2	677,064,641	505,991,196	74.7

TABLE XI(B). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1976, ACCORDING TO CLASSES OF INSURANCE

AUTOMOBILE—PERSONAL ACCIDENT

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Abstainers Ins. Co.	396,871	118,888	30.0	479,064	195,646	40.8
Aetna Casualty & Surety	160,535	100,783	62.8	388,059	168,507	43.4
Aetna Insurance	4,578	*−122*	.....	10,508	*−3,627*	.....
Albion Insurance	72,398	35,210	48.6	78,003	63,034	80.8
Allstate Ins. Co.	128	4,791	3,743.0	215	4,896	2,277.2
Allstate Ins. Co. of Canada	2,591,805	598,121	23.1	4,166,798	1,009,752	24.2
Alpina Insurance	24,137	27,562	114.2	24,127	27,561	114.2
American Bankers Ins. Co. of Florida	*−1,406*	960	.....	*−1,406*	960	.....
American Home Assurance Co.	138	37	26.8	880	290	33.0
American Insurance	347,476	178,948	51.5	503,591	133,806	26.6
American Mutual Liability	12,499	232	1.9	15,615	*−1,300*	.....
American National Fire Ins.	*−2*	*−7*	.....	*−800*	*−726*	.....
Anglo Canada	49,444	52,338	105.9	49,444	52,338	105.9
Bankers & Traders Ins. Co. Ltd.	*−1,345*	12,193	.....	*−3,338*	*−30,014*	.....
Bay City General Ins. Co.	.....	1,690	.....	.....	1,690	.....
Canada Accident and Fire	169,415	108,294	63.9	346,557	132,261	38.2
Canada Security	14,749	3,265	22.1	23,056	17,309	75.1
Canadian Commerce	.....	.....	.....	6,024	545	9.0
Canadian General	731,344	41,300	5.6	1,025,740	128,013	12.5
Canadian Home Assurance	597	23	3.9	541,071	130,156	24.1
Canadian Indemnity	339,240	77,508	22.8	632,742	193,473	30.6
Canadian Mercantile	*−8*	*−176*	.....	595,020	179,660	30.2
Canadian Provincial	47,918	227,741	475.3	75,881	520,078	685.4
Canadian Surety	226,820	75,282	33.2	343,430	42,623	12.4
Canadian Universal Ins. Co.	160,505	*−853*	.....	393,468	60,258	15.3
Casualty Co. of Canada	533,829	169,975	31.8	623,807	199,435	32.0
Central Mutual Insurance Co.	10,554	*−32,643*	.....	12,701	*−22,215*	.....
Century Insurance Co. of Canada	*−4,122*	14,445	.....	32,293	36,153	112.0
Chateau Ins. Co.	4,483	.....	.....	48,168	949	2.0
CNA Assurance Co.	241,419	165,307	68.5	279,262	178,434	63.9
Commerce General	*−21*	.....	.....	553,960	450,190	81.3
Commercial Union Assurance of Canada	2,137,938	1,158,940	54.2	3,105,454	1,560,903	50.3
Consolidated Fire Casualty	3,228	22,557	698.8	19,417	25,421	130.9
Constitution Ins. Co. Canada	771,017	450,589	58.4	903,025	493,485	54.6
Continental Insurance	104,235	121,338	116.4	347,204	153,947	44.3
Co-operative Fire Casualty Co.	145	5	3.4	1,779,448	802,169	45.1
Co-operators Ins. Assoc.	6,063,748	1,603,494	26.4	6,063,748	1,603,494	26.4
Cornhill Ins. Co.	100,575	71,957	71.5	343,430	89,314	26.0
Dominion of Canada General	1,891,433	872,576	46.1	2,169,975	996,175	45.9
Dominion Ins. Corp.	548,757	480,598	87.6	620,343	477,196	76.9
Eagle Star	.....	*−71*	.....	*−3*	*−120*	.....
Eaton Insurance Company	144,601	64,013	44.3	207,908	82,755	39.8
Economical Mutual	1,633,980	780,469	47.8	1,826,571	864,469	47.3
Elite Insurance	*−175*	239	.....	72	*−356*	.....
Employers Mutual Liability	131,423	72,379	55.1	287,930	118,886	41.3
English & American Ins. Co.	.....	.....	.....	.....	*−7,735*	.....
Federal Fire	333,784	138,710	41.6	491,044	210,309	42.8
Federal Insurance	305,815	123,364	40.3	703,574	217,751	30.9
Federated Mutual Ins. Co.	165,159	29,233	17.7	292,081	39,427	13.5
Federation Insurance Co. of Can.	133,189	45,565	34.2	268,018	97,579	36.4
Fidelity Ins. of Canada	114,924	20,324	17.7	196,456	31,778	16.2
Fire Insurance of Canada	*−52*	7,824	.....	*−132*	*−5,141*	.....
Firemans Fund Ins. Co.	542,338	240,475	44.3	878,818	352,394	40.1
First Nat. Ins. of America	20,364	4,485	22.0	41,365	29,272	70.8
Foremost	.....	*−4*	.....	60	*−4*	.....
General Accident of Canada	1,699,757	608,773	35.8	2,233,245	842,583	37.7
General Ins. of America	5,228	16,014	306.3	11,385	16,183	142.1
General Security of Canada	111,590	91,405	81.9	435,306	306,718	70.5
Gerling Global General	190,140	138,039	72.6	190,140	155,584	81.8
Gibraltar General Ins. Co.	366,631	227,025	61.9	374,745	227,178	60.6
Globe Indemnity of Canada	135,599	90,274	66.6	186,104	110,021	59.1
Gore Mutual	1,036,232	748,156	72.2	1,149,505	743,104	64.6
Great American Insurance	236,833	215,193	90.9	288,363	157,542	54.6
Great Eastern Insurance	131,439	124,110	94.4	297,449	151,426	50.9
Guarantee Co. of N.A.	310,425	213,242	68.7	528,014	264,353	50.1
Guardian Insurance of Can.	1,022,322	450,059	44.0	2,028,556	804,652	39.7
Halifax Insurance	638,310	224,355	35.1	961,285	297,818	31.0
Hartford Fire	*−22,072*	321,858	.....	66,424	346,991	522.4
Herald Ins. Co.	.....	.....	.....	7	1	14.3
Home Insurance	900,383	148,211	16.5	1,430,346	193,577	13.5
Highland Insurance Co.	.....	.....	.....	584	.....	.....

TABLE XI(B). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1976, ACCORDING TO CLASSES OF INSURANCE

AUTOMOBILE—PERSONAL ACCIDENT (Cont'd)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Hudson Bay	111,751	102,647	91.9	139,963	105,627	75.5
Imperial Guar. & Accident	46,846	*−10,106*	.....	89,162	23,810	26.7
Insurance of North America	*−75*	305	.....	*−214*	37,785	.....
Insurance Corp. of Ireland	37,851	11,687	30.9	39,784	11,996	30.2
Liberty Mutual Fire	884,295	324,843	36.7	1,399,986	332,076	23.7
Liberty Mutual Insurance	*−75*	28,084	.....	1,461	27,041	1,850.9
Liverpool & London & Globe	199	3,096	1,555.8	507	2,977	587.2
Lloyds	534,877	346,567	64.8	2,237,753	952,731	42.6
London & Edinburgh	64,431	31,783	49.3	284,683	117,320	41.2
London Lancashire Insurance	*−346*	4,390	.....	*−260*	5,834	.....
London and Midland	.....	*−2*	.....	.....	*−9,360*	.....
London Assurance	.....	*−31,754*	.....	*−35*	*−59,674*	.....
Lumbermens Mutual Casualty	849,196	482,832	56.9	950,640	511,370	53.8
Markel Ins. Co. of Canada	73,163	24,066	32.9	133,797	36,498	27.3
Maryland Casualty	317	*−14,127*	.....	*−1,296*	*−42,686*	.....
Middlesex Ins. Co.	4,237	4,558	107.6	16,280	45,775	281.2
Missisquoi & Rouville	259,376	95,904	37.0	471,715	165,660	35.1
National Employers	409	.....	.....	10,239	*−4,452*	.....
New Hampshire Insurance Co.	*−281*	*−5,569*	.....	725	*−20,220*	.....
New India Assurance	.....	*−1,500*	.....	.....	*−1,500*	.....
Niagara Fire	.....	.....	.....	284	.....	.....
Northumberland General Ins. Co.	364	*−4,187*	.....	2,046	*−3,851*	.....
Norwich Union Fire	111,013	141,138	127.1	169,103	189,382	112.0
Old Republic Ins. Co.	7,403	*−100*	.....	18,601	*−100*	.....
Ontario Motorist Ins. Co.	273,433	134,346	49.1	273,433	134,346	49.1
Otter-Dorchester Mutual Ins. Co.	37,724	8,883	23.5	37,724	8,883	23.5
Pacific Employers	.....	*−487*	.....	9	*−603*	.....
Pafco Ins. Co. Ltd.	369,700	510,610	138.1	369,700	510,610	138.1
La Paix General	6,247	3,044	48.7	111,233	28,710	25.8
Pearl Assurance Co.	*−72*	*−125,014*	.....	*−95*	*−166,651*	.....
The Personal Ins. Co. of Canada	172,091	37,094	21.6	201,271	38,311	19.0
Perth Ins. Co.	203,121	55,352	27.3	252,061	94,999	37.7
Phoenix Assur. of Canada	532,994	235,783	44.2	795,133	233,317	29.3
Pilot	2,203,580	1,346,050	61.1	2,203,580	1,346,050	61.1
Pitts Insurance	259,028	91,198	35.2	520,549	228,860	44.0
Portage La Prairie Mutual	83,307	40,912	49.1	208,699	65,860	31.6
Provident Assurance	*−2,817*	*−15,321*	.....	424,010	170,511	40.2
Provincial Insurance	53,265	33,244	62.4	88,803	59,753	67.3
Prudential Assurance England	550,166	230,162	41.8	1,973,161	666,727	33.8
QBE Insurance Co.	.....	.....	.....	*−3*	1,616	.....
Quebec Assurance	4,929	24,848	504.1	157,114	66,530	42.3
Reliance Ins. Co.	287,626	121,309	42.2	387,510	118,273	30.5
Resolute Insurance Co.	*−485*	572	.....	*−896*	830	.....
Royal Exchange	524	7,098	1,354.6	26,472	*−147*	.....
Royal Insurance	334,589	230,510	68.9	497,985	214,864	43.1
Royal Insurance Co. of Canada	2,464,997	1,573,459	63.8	4,145,514	2,127,099	51.3
Safeco	462,491	248,694	53.8	689,571	299,377	43.4
St. Paul Fire & Marine	24,619	34,165	138.8	42,791	21,424	50.1
Scottish & York	1,325,149	269,462	20.3	2,003,981	364,480	18.2
Scottish Union & National	14,805	2,571	17.4	16,749	*−249*	.....
Security Ins. Co. of Hartford	.....	.....	.....	792	124	15.7
Security Mutual Casualty	107,169	58,097	54.2	211,074	124,804	59.1
Simcoe & Erie	*−7,057*	11,619	.....	41,199	42,062	102.1
Sovereign General Ins. Co.	281,515	181,146	64.3	582,989	280,107	48.0
Stanstead & Sherbrooke	71,946	37,423	52.0	212,539	79,019	37.2
State Farm Mutual Auto	3,431,154	2,358,176	68.7	3,740,583	2,502,520	66.9
Sun Alliance Ins. Co.	508,564	240,195	47.2	717,912	261,667	36.4
Switzerland General	.....	3,959	.....	18,634	7,228	38.8
Tokio Marine	325	.....	.....	2,225	.....	.....
Toronto General	59,858	295	0.5	59,857	295	0.5
Traders General	48,853	*−147*	.....	53,825	*−146*	.....
Transportation Fire Casualty	34,472	33,668	97.7	34,472	33,668	97.7
Travelers Indemnity	*−5*	*−24,739*	.....	8	77,486	97.7
Travelers Indemnity of Canada	1,234,014	263,469	21.4	2,209,445	1,031,385	46.7
Unigard Mutual	*−5,747*	56,599	.....	28,696	155,164	540.7
United Canada Insurance Co.	113,298	7,236	6.4	512,969	266,605	52.0
United Provinces	1,469	*−3,718*	.....	390,938	147,337	37.7
United States Fidelity Guar.	290,403	11,368	3.9	348,017	20,937	6.0
United States Fire	17,656	*−7,392*	.....	24,227	*−13,277*	.....
Unity Fire & General Ins.	34,036	24,416	71.7	76,627	26,207	34.2
Utica Mutual	6,632	37,321	562.7	8,716	37,501	430.3
Victoria Ins. Co.	17,883	20,984	117.3	410,091	53,333	13.0
Waterloo Mutual	333,084	82,455	24.8	333,084	82,455	24.8

TABLE XI(B). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1976, ACCORDING TO CLASSES OF INSURANCE

AUTOMOBILE—PERSONAL ACCIDENT (Concl'd)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Wawanesa Mutual	759,104	491,576	64.8	2,210,170	1,147,390	51.9
Wellington Fire	1,071,092	648,227	60.5	1,256,515	788,053	62.7
Western Assurance	1,906,149	1,044,417	54.8	2,152,376	1,074,656	49.9
York Fire & Casualty	41,513	12,447	30.0	41,513	12,447	30.0
Zurich Ins. Co.	2,450,872	1,156,697	47.2	2,930,761	1,438,061	49.1
Totals – 1976	53,497,435	25,276,875	47.2	81,972,441	35,447,276	43.2
Totals – 1975	48,196,483	36,102,513	74.9	80,874,442	41,219,331	50.9
Totals – 1974	40,019,153	24,258,226	60.6	63,912,542	35,021,057	54.8
Totals – 1973	30,839,250	27,539,970	89.3	61,604,015	45,023,191	73.1
Totals – 1972	27,278,584	20,856,706	76.5	58,102,739	35,815,856	61.6

TABLE XI(C). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1976, ACCORDING TO CLASSES OF INSURANCE

AUTOMOBILE—OTHER

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Abstainers Ins. Co.	2,022,516	912,614	45.1	2,586,749	1,242,803	48.0
Aetna Casualty & Surety	1,869,209	1,251,248	66.9	6,213,133	4,548,510	73.2
Aetna Insurance	55,999	30,131	53.8	207,975	137,921	66.3
Affiliated F M	*−31*	.....	.....	212	1,271	599.5
Albion Insurance	484,506	336,508	69.5	600,866	435,082	72.4
Allstate Ins. Co.	56,959	149,280	262.1	58,505	148,279	253.4
Allstate Ins. Co. of Canada	13,677,468	7,329,569	53.6	29,618,942	15,509,061	52.4
Alpina Insurance	140,745	97,847	69.5	140,696	97,814	69.5
American Bankers Ins. Co. of Florida	*−3,973*	88,096	.....	*−3,973*	88,096	.....
American Home Assurance Co.	1,121	117,698	10,499.4	22,813	*−75,670*	.....
American Insurance	2,555,831	1,397,632	54.7	4,544,376	2,317,301	51.0
American Mutual Liability	6,703	9,113	136.0	7,786	10,018	128.7
American National Fire Ins.	*−9*	*−13*	.....	*−6,471*	*−5,077*	.....
American Road Ins. Co.	395,076	298,550	75.6	1,138,432	1,116,155	98.0
Anglo Canada	316,559	128,932	40.7	316,559	128,932	40.7
Bankers & Traders Ins. Co. Ltd.	*−6,619*	*−13,080*	.....	*−21,214*	*−20,754*	.....
Bay City General Ins. Co.	544,614	165,887	30.5	544,614	165,887	30.5
Calvert Fire	3,519	*−6,408*	.....	24,341	*−7,158*	.....
Canada Accident & Fire	1,286,774	670,864	52.1	4,800,081	2,328,652	48.5
Canada Security	98,413	77,836	79.1	243,518	210,090	86.3
Canadian Commerce	.....	.....	.....	70,670	40,958	58.0
Canadian General	5,642,259	2,892,041	51.3	11,060,721	5,221,234	47.2
Canadian Home Assurance	8,335	1,443	17.3	6,382,594	2,923,539	45.8
Canadian Indemnity	2,838,461	1,216,865	42.9	7,432,511	3,434,110	46.2
Canadian Mercantile	66	982	1,487.9	8,835,195	4,144,395	46.9
Canadian Provincial	337,635	38,665	11.5	793,775	47,205	5.9
Canadian Surety	1,672,618	769,187	46.0	3,575,646	1,722,079	48.2
Canadian Universal Ins. Co.	1,046,683	542,668	51.8	4,579,519	1,895,552	41.4
Casualty Co. of Canada	3,184,169	1,740,736	54.7	4,461,066	2,421,433	54.3
Centennial Insurance	.....	*−72*	.....	.....	2,060	.....
Central Mutual Insurance Co.	60,829	212,940	350.1	99,661	321,731	322.8
Century Insurance Co. of Canada	*−11,834*	207,153	.....	372,837	557,568	149.5
Chateau Ins. Co.	58,648	22,437	38.3	904,974	153,466	17.0
Chrysler Ins. Co.	326,743	140,772	43.1	937,083	426,468	45.5
CNA Assurance Co.	1,499,894	857,403	57.2	1,906,921	1,112,847	58.4
Commerce General	*−1,203*	*−3,996*	.....	8,162,905	5,280,476	64.7
Commercial Union Assurance of Canada	16,147,196	8,953,840	55.5	32,281,253	17,525,516	54.3
Commonwealth Insurance Co.	76,659	31,501	41.1	149,045	119,649	80.3
Consolidated Fire Casualty	22,172	8,143	36.7	254,522	140,575	55.2
Constitution Ins. Co. Canada	3,786,071	2,568,621	67.8	4,643,295	2,931,366	63.1
Continental Insurance	947,774	807,588	85.2	7,607,393	5,111,913	67.2
Co-operative Fire Casualty Co.	2,025	781	38.6	20,706,053	13,788,936	66.6
Co-operators Ins. Assoc.	31,808,715	19,251,776	60.5	31,808,715	19,251,776	60.5
Cornhill Ins. Co.	756,944	439,331	58.0	4,300,116	3,019,936	70.2
Coronation Insurance	11,908	5,160	43.3	88,239	7,818	8.9
Cumis Insurance	97	.....	.....	1,159	.....	.....
Dominion of Canada General	12,091,274	7,081,594	58.6	15,788,111	9,340,927	59.2
Dominion Ins. Corp.	4,280,503	2,194,432	51.3	5,966,793	3,235,961	54.2
Eagle Star	.....	*−1,905*	.....	*−58*	*−13,071*	.....
Eaton Insurance Company	1,086,647	625,922	57.6	1,701,726	1,016,026	59.7
Economical Mutual	10,857,539	5,398,812	49.7	13,305,430	6,553,152	49.3
Elite Insurance	*−889*	3,054	.....	160,680	84,481	52.6
Emmco Insurance	103,210	180,301	174.7	134,585	297,164	220.8
Employers Mutual Liability	891,618	631,219	70.8	2,419,844	1,441,656	59.6
English & American Ins. Co.	.....	.....	.....	*−1,046*	42,724	.....
Federal Fire Ins. Co. of Canada	2,307,679	1,074,351	46.6	4,229,124	2,060,036	48.7
Federal Insurance	2,916,272	1,897,511	65.1	9,766,591	5,106,165	52.3
Federated Mutual Ins. Co.	1,608,516	808,670	50.3	3,881,039	1,901,214	49.0
Federation Insurance Co. of Can.	803,108	385,988	48.1	3,068,399	1,385,154	45.1
Fidelity Ins. of Canada	1,079,518	710,881	65.9	2,760,576	1,849,689	67.0
Fire Insurance of Canada	*−164*	*−13,590*	.....	*−1,734*	*−59,418*	.....
Firemans Fund Ins. Co.	4,735,836	2,580,379	54.5	8,165,835	4,495,080	55.0
First Nat. Ins. of America	463,404	270,448	58.4	1,305,358	679,509	52.1
General Accident of Canada	12,532,078	6,163,482	49.2	20,756,891	10,769,176	51.9
General Ins. of America	87,846	17,196	19.6	161,638	41,849	25.9
General Security of Canada	697,639	405,286	58.1	6,359,847	3,586,651	56.4
Gerling Global General	1,313,790	757,279	57.6	1,313,790	760,861	57.9
Gibraltar General Ins. Co.	2,278,697	1,187,478	52.1	2,371,439	1,206,267	50.9
Globe Indemnity of Canada	926,174	690,377	74.5	1,656,968	1,181,866	71.3
Gore Mutual	6,935,442	3,150,339	45.4	7,956,221	3,621,540	45.5
Great American Insurance	1,006,258	1,195,032	118.8	2,723,172	1,795,666	65.9

TABLE XI(C). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1976, ACCORDING TO CLASSES OF INSURANCE

AUTOMOBILE—OTHER (Cont'd)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Great Eastern Insurance	841,311	734,168	87.3	3,161,747	1,847,792	58.4
Guarantee Co. of N.A.	2,103,601	1,016,790	48.3	4,674,615	2,499,205	53.5
Guardian Insurance of Can.	7,296,854	3,884,204	53.2	22,120,031	11,510,196	52.0
Halifax Insurance	3,551,872	1,763,657	49.7	7,375,668	3,342,268	45.3
Hartford Fire	3,456,163	1,825,478	52.8	5,748,080	2,775,885	48.3
Herald Ins. Co.	.....	.....	.....	176	17	9.7
Home Insurance	5,023,589	2,562,957	51.0	11,733,483	6,556,438	55.9
Hudson Bay	804,058	491,644	61.1	1,214,258	722,159	59.5
Ideal Mutual	.....	436	.....	.....	482	.....
Imperial Guar. & Accident	335,726	182,408	54.3	870,845	583,454	67.0
Insurance of North America	1,637,121	901,231	55.0	1,752,055	875,223	50.0
Insurance Corp. of Ireland	566,021	324,558	57.3	596,881	351,325	58.9
Liberty Mutual Fire	5,760,498	3,676,643	63.8	13,088,189	7,794,740	59.6
Liberty Mutual Insurance	3,544	*−8,910*	.....	3,679	*−2,131*	.....
Liverpool & London & Globe	786	43,801	5,572.6	12,850	114,809	893.5
Lloyds	2,837,628	1,885,235	66.4	22,117,092	15,317,114	69.3
London & Edinburgh	366,595	208,074	56.8	3,639,386	2,077,315	57.1
London Lancashire Insurance	*−1,686*	50,847	.....	7,264	82,669	1,138.1
London and Midland	232,616	61,931	26.6	626,431	211,683	33.8
London Assurance	*−13*	*−500,312*	.....	*−202*	*−1,166,072*	.....
Lumbermens Mutual Casualty	5,119,289	2,675,368	52.3	6,591,205	3,524,253	53.5
Markel Ins. Co. of Canada	2,541,056	1,180,923	46.5	6,229,470	3,305,811	53.1
Maryland Casualty	134	33,357	24,893.3	*−14,612*	155,896	.....
Middlesex Ins. Co.	33,076	35,579	107.6	127,103	357,376	281.2
Missisquoi & Rouville	1,646,384	703,859	42.8	4,222,107	1,901,082	45.0
Motors Insurance	2,480,021	1,587,667	64.0	6,264,382	4,558,217	72.8
National Employers	2,981	33	1.1	148,979	66,612	44.7
New Hampshire Insurance Co.	*−1,455*	43,415	.....	15,180	*−26,191*	.....
New India Assurance	.....	*−343*	.....	.....	*−343*	.....
North American Co. for Prop. & Casualty	49,009	48,827	99.6	172,324	141,569	82.2
Northumberland General Ins. Co.	1,868	*−30,731*	.....	26,342	*−77,454*	.....
Norwich Union Fire	687,797	657,141	95.5	1,506,109	1,165,975	77.4
Old Republic Ins. Co.	.....	22	.....	.....	28	.....
Ontario Motorist Ins. Co.	1,938,189	948,374	48.9	1,938,189	948,374	48.9
Orion Insurance	.....	*−108*	.....	.....	*−858*	.....
Pacific Employers	5,814	*−12,473*	.....	5,731	*−10,938*	.....
Pafco Ins. Co. Ltd.	1,641,380	1,311,274	79.9	1,641,380	1,311,274	79.9
La Paix General	47,182	37,835	80.2	1,746,347	950,988	54.5
Pearl Assurance Co.	.....	37,565	.....	364	72,019	19,785.4
The Personal Ins. Co. of Canada	1,068,901	600,564	56.2	1,250,151	699,048	55.9
Perth Ins. Co.	1,240,260	552,052	44.5	1,684,670	764,847	45.4
Phoenix Assur. of Canada	5,158,566	2,581,087	50.0	8,197,842	4,210,103	51.4
Pilot	11,088,311	5,580,900	50.3	11,088,311	5,580,900	50.3
Pitts Insurance	1,251,930	773,225	61.8	2,591,210	1,805,230	69.7
Portage La Prairie Mutual	465,558	219,429	47.1	1,532,921	713,448	46.5
Premier Insurance	.....	*−56,577*	.....	.....	*−56,577*	.....
Provident Assurance	*−37,525*	*−57,681*	.....	7,796,568	5,748,263	73.7
Provincial Insurance	384,280	205,368	53.4	731,364	450,291	61.6
Prudential Assurance England	3,933,208	1,695,379	43.1	21,147,479	9,957,512	47.1
QBE Insurance Co.	.....	.....	.....	*−10*	*−147*	.....
Quebec Assurance	31,070	4,981	16.0	2,595,145	1,509,332	58.2
Reliance Ins. Co.	2,063,029	1,100,900	53.4	3,808,191	2,186,400	57.4
Resolute Insurance Co.	*−2,403*	*−2,264*	.....	48,766	115,815	237.5
Royal Exchange	9,286	6,244	67.2	304,856	214,931	70.5
Royal Insurance	2,619,748	1,808,785	69.0	5,472,064	4,214,217	77.0
Royal Insurance Co. of Canada	24,629,067	12,719,727	51.6	53,699,031	27,631,288	51.5
Safeco	2,811,866	1,368,814	48.7	4,958,398	2,261,883	45.6
St. Paul Fire & Marine	252,269	*−5,527*	.....	339,539	*−65,689*	.....
Scottish & York	4,652,564	2,539,073	54.6	7,169,914	4,156,239	58.0
Scottish Union & National	103,236	160,625	155.6	134,231	170,876	127.3
Security Ins. Co. of Hartford	.....	.....	.....	9,658	12,828	132.8
Security Mutual Casualty	648,426	340,487	52.5	1,720,728	904,733	52.6
Sentry Insurance A Mutual Co.	.....	*−505*	.....	.....	1,286	.....
Simcoe & Erie	1,682,019	724,163	43.1	4,892,570	2,031,032	41.5
Sovereign General Ins. Co.	1,742,569	894,528	51.3	6,092,766	2,932,202	48.1
Stanstead & Sherbrooke	490,274	257,397	52.5	2,582,744	1,457,926	56.4
State Farm Mutual Auto	18,228,890	10,653,033	58.4	20,981,880	12,365,419	58.9
Sun Alliance Ins Co	3,650,720	2,015,317	55.2	7,471,217	3,933,515	52.6
Switzerland General	.....	31,648	.....	200,492	117,353	58.5
Tokio Marine	9,735	2,592	26.6	27,493	10,239	37.2
Toronto General	413,351	186,947	45.2	413,388	186,782	45.2

TABLE XI(C). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1976, ACCORDING TO CLASSES OF INSURANCE

AUTOMOBILE—OTHER (Concl'd)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Traders General	337,109	159,394	47.3	422,192	200,606	47.5
Transport Indemnity	157,418	22,338	14.2	243,521	90,808	37.3
Transport Insurance	124,194	182,137	146.7	389,669	625,572	160.5
Transportation Fire Casualty	238,142	155,345	65.2	238,142	155,345	65.2
Travelers Indemnity	33,433	121,455	363.3	74,767	250,217	334.7
Travelers Indemnity of Canada	8,909,369	5,533,282	62.1	25,485,792	15,047,938	59.0
Unigard Mutual	*−31,000*	*−18,867*	.....	215,460	104,472	48.5
United Canada Insurance Co.	703,295	664,121	94.4	3,184,877	2,954,666	92.8
United Provinces	14,397	*−14,628*	.....	6,080,974	2,571,908	42.3
United States Fidelity Guar.	2,549,606	1,482,989	58.2	3,812,823	2,168,840	56.9
United States Fire	166,581	183,052	109.9	261,686	245,395	93.8
Unity Fire & General Ins.	224,286	106,210	47.4	824,343	296,915	36.0
Utica Mutual	.....	6,699	.....	.....	9,039	.....
Victoria Ins. Co.	82,722	109,711	132.6	1,224,272	1,076,585	87.9
Waterloo Mutual	2,320,679	1,533,745	66.1	2,320,679	1,533,745	66.1
Wawanesa Mutual	4,649,825	2,360,072	50.8	21,370,782	11,255,954	52.7
Wellington Fire	7,199,925	4,542,851	63.1	9,258,704	6,179,605	66.7
Western Assurance	14,655,776	7,874,769	53.7	18,441,676	10,215,694	55.4
York Fire & Casualty	351,030	215,255	61.3	351,030	215,255	61.3
Zurich Ins. Co.	16,250,473	7,779,083	47.9	24,875,820	12,910,084	51.9
Totals – 1976	358,958,034	202,559,771	56.4	753,867,496	419,542,879	55.7
Totals – 1975	289,361,215	186,881,386	64.6	567,455,711	379,990,681	67.0
Totals – 1974	210,830,872	165,838,283	78.7	440,125,649	354,493,528	80.5
Totals – 1973	182,183,707	141,756,897	77.8	415,857,975	320,264,354	77.0
Totals – 1972	159,753,396	109,576,040	68.6	370,355,361	251,489,527	67.9

TABLE XII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1976, ACCORDING TO CLASSES OF INSURANCE

FIDELITY

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Aetna Casualty & Surety	48,521	91,038	187.6	603,612	420,271	69.6
Aetna Casualty Co. of Canada	537,130	247,863	46.1	915,928	780,691	85.2
Aetna Insurance	29,265	23,795	81.3	41,284	23,908	57.9
American Insurance	1,240	.....	.....	2,024	3,284	162.3
American Mutual Liability	.....	6,313	.....	.....	6,313	.....
Anglo Canada	1,965	.....	.....	1,965	.....	.....
Canada Accident & Fire	42,420	3,905	9.2	119,913	34,981	29.2
Canada Security	350	.....	.....	4,540	154	3.4
Canadian General	20,369	*−6,521*	.....	32,962	20,993	63.7
Canadian Home Assurance	.....	.....	.....	14,830	2,000	13.5
Canadian Indemnity	271,645	68,308	25.1	1,230,813	270,453	22.0
Canadian Mercantile	.....	.....	.....	31,023	6,291	20.3
Canadian Pioneer Insurance	.....	.....	.....	.....	.....	.....
Canadian Surety	59,854	7,095	11.9	205,087	81,124	39.6
Casualty Co. of Canada	7,592	*−167*	.....	8,997	1,063	11.8
Central Mutual Insurance Co.	*−409*	2,078	.....	*−409*	2,078	.....
Century Insurance Co. of Canada	1,550	.....	.....	44,135	15,649	35.5
Chateau Ins. Co.	37,701	10,145	26.9	42,521	13,689	32.2
CNA Assurance Co.	23,695	9,798	41.4	68,883	16,644	24.2
Commerce General	.....	.....	.....	32,381	19,277	59.5
Commercial Union Assurance of Canada	262,770	641,621	244.2	657,866	1,027,678	156.2
Consolidated Fire Casualty	.....	.....	.....	731	225	30.8
Continental Insurance	494,465	268,093	54.2	1,504,904	468,874	31.2
Co-operative Fire Casualty Co.	35,564	68,169	191.7	472,135	186,940	39.6
Co-operators Ins. Assoc.	197,360	40,473	20.5	197,360	40,473	20.5
Cumis Insurance	394,394	299,616	76.0	891,228	691,477	77.6
Dominion of Canada General	41,349	*−35,602*	.....	60,990	*−37,743*	.....
Dominion Ins. Corp.	40,033	570	1.4	89,496	2,944	3.3
Eagle Star	5,680	*−96*	.....	7,100	*−576*	.....
Eaton Insurance Company	2,923	.....	.....	3,025	.....	.....
Economical Mutual	37,103	80,391	216.7	42,161	87,396	207.3
Employers Mutual Liability	12,321	*−27,486*	.....	24,813	*−42,173*	.....
Federal Fire	.....	.....	.....	1,183	.....	.....
Federal Insurance	281,502	170,391	60.5	414,285	185,726	44.8
Federated Mutual Ins. Co.	5,882	.....	.....	31,281	*−2,467*	.....
Federation Insurance Co. of Can.	65	.....	.....	3,913	52	1.3
Fidelity Ins. of Canada	26,193	7,509	28.7	57,797	71,352	123.5
Firemans Fund Ins. Co.	320,543	209,828	65.5	637,606	241,899	37.9
General Accident of Canada	283,069	92,694	32.7	348,422	101,842	29.2
Gneral Ins. of America	3,467	.....	.....	14,885	23,864	160.3
General Security of Canada	3,812	*−1*	.....	90,807	22,486	24.8
Gerling Global General	5,853	1,581	27.0	6,160	1,581	25.7
Gibraltar General Ins. Co.	2,978	.....	.....	2,978	.....	.....
Globe Indemnity of Canada	5,671	5,350	94.3	46,043	6,619	14.4
Gore Mutual	60,598	16,002	26.4	65,134	15,977	24.5
Grain Insurance	218	.....	.....	41,329	*−327*	.....
Great American Insurance	90,024	44,695	49.6	118,049	60,068	50.9
Guarantee Co. of N.A.	556,470	7,734	1.4	1,627,908	617,961	38.0
Guardian Insurance of Can.	212,820	269,131	126.5	520,877	320,151	61.5
Halifax Insurance	12,370	594	4.8	20,933	1,657	7.9
Hartford Fire	135,844	238,479	175.6	247,500	252,613	102.1
Home Insurance	30,234	*−1,506*	.....	40,636	*−7,170*	.....
Hudson Bay	2,650	500	18.9	7,402	3,500	47.3
Imperial Guar. & Accident	2,316	755	32.6	71,080	9,021	12.7
Insurance of North America	356,595	164,408	46.1	571,176	392,726	68.8
Insurance Corp. of Ireland	19,656	3,750	19.1	21,756	3,750	17.2
Liberty Mutual Fire	36,997	*−30,805*	.....	57,575	*−16,906*	.....
Liberty Mutual Insurance	35,019	2,793	8.0	44,799	9,093	20.3
Liverpool & London & Globe	*−10*	.....	.....	689	1,920	278.7
Lloyds	663,322	522,617	78.8	1,046,872	827,246	79.0
London Lancashire Insurance	1,477	3,643	246.6	1,713	8,021	468.2
London Assurance	151	923	611.3	151	923	611.3
Lumbermens Mutual Casualty	38,113	83,415	218.9	67,393	79,984	118.7
Maryland Casualty	1,035	*−6,433*	.....	*−137*	*−2,401*	.....
Norwich Union Fire	20,279	*−3,977*	.....	43,138	*−6,107*	.....
La Paix General	.....	8,252	.....	290	565,994	118.7
Pearl Assurance Co.	222	*−22,270*	.....	248	*−29,857*	.....
Perth Ins. Co.	223	3	1.3	223	3	1.3
Phoenix Assur. of Canada	75,193	24,126	32.1	131,192	48,947	37.3
Pilot	12,110	5,164	42.6	12,110	5,164	42.6
Pitts Insurance	1,798	*−1,270*	.....	1,798	*−1,270*	.....
Provident Assurance	.....	.....	.....	82,916	*−13,365*	.....

TABLE XII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1976, ACCORDING TO CLASSES OF INSURANCE

FIDELITY (Concl'd)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Prudential Assurance England	27,166	*−35,635*	.....	150,692	11,250	7.5
Quebec Assurance	.....	*−166*	.....	49,617	*−817*	.....
Reliance Ins. Co.	41,135	1,464	3.6	29,436	*−69*	.....
Royal Exchange	726	.....	.....	15,883	347	2.2
Royal Insurance	72,154	23,870	33.1	163,236	57,262	35.1
Royal Insurance Co. of Canada	527,656	115,328	21.9	1,218,202	1,869,678	153.5
Safeco	180	.....	.....	1,931	1,459	75.6
St. Paul Fire & Marine	34,982	5,833	16.7	60,916	13,027	21.4
Scottish & York	60,960	14,872	24.4	155,338	53,623	34.5
Seaboard Surety Co.	21,096	*−975*	.....	30,386	*−975*	.....
Sentry Insurance A Mutual Co.	38,496	*−2,884*	.....	38,496	*−2,884*	.....
Simcoe & Erie	4,734	.....	.....	44,631	18,400	41.2
Stanstead & Sherbrooke	66	.....	.....	1,193	.....	.....
State Farm Fire & Casualty	23	.....	.....	30	.....	.....
Sun Alliance Ins. Co.	53,469	*−713*	.....	90,656	5,665	6.2
Tokio Marine	1,077	.....	.....	1,077	.....	.....
Toronto General	.....	*−50*	.....	.....	*−1,589*	.....
Travelers Indemnity	9,891	112,330	1,135.7	7,520	288,782	3,840.2
Travelers Indemnity of Canada	105,207	*−38,047*	.....	155,485	92,939	59.8
United Provinces	.....	.....	.....	5,634	*−1,604*	.....
United States Fidelity Guar.	85,240	117,982	138.4	148,797	227,545	152.9
United States Fire	40,318	44,644	110.7	83,365	45,464	54.5
Waterloo Mutual	5,033	*−2,118*	.....	5,033	*−2,118*	.....
Wawanesa Mutual	1,149	.....	.....	13,685	.....	.....
Wellington Fire	26,568	16,857	63.4	31,157	36,683	117.7
Western Assurance	743,920	174,532	23.5	848,080	367,245	43.3
Western Surety Co.	685	.....	.....	10,726	205	1.9
Zurich Ins. Co.	45,916	38,377	83.6	82,498	42,887	52.0
Totals – 1976	7,859,456	4,202,975	53.5	17,296,108	11,067,053	64.0
Totals – 1975	5,996,378	2,113,917	35.2	12,694,084	6,892,999	54.3
Totals – 1974	5,905,617	699,205	11.8	13,814,867	2,348,076	17.0
Totals – 1973	6,112,758	1,846,290	35.5	12,896,594	6,569,177	50.9
Totals – 1972	4,968,999	1,764,035	35.5	13,170,230	3,689,389	28.0

TABLE XIII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1976, ACCORDING TO CLASSES OF INSURANCE

SURETY

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Aetna Casualty & Surety	344,519	1,219,353	353.9	1,597,752	1,643,226	102.8
Aetna Casualty Co. of Canada	406,303	*−4,736*	...	494,232	*−14,199*	...
Aetna Insurance	3,080	*−8,514*	...	3,230	*−8,514*	...
Allstate Ins. Co. of Canada	1,831	...	...	4,569	...	...
American Insurance	25,883	...	...	47,101	...	...
Argonaut	...	*−1,328*	...	...	*−19,979*	...
Canada Accident & Fire	99,404	8,369	8.4	318,895	5,725	1.8
Canada Security	319	...	...	1,904	1,307	68.6
Canadian General	1,318,994	629,966	47.8	2,216,904	1,049,511	47.3
Canadian Indemnity	551,984	*−936*	...	2,956,966	1,276,130	43.2
Canadian Mercantile	25	...	...	636,050	*−17,050*	...
Canadian Pioneer Insurance	...	...	...	...	...	...
Canadian Surety	855,075	23,095	2.7	3,953,798	422,923	10.7
Casualty Co. of Canada	22,184	1,818	8.2	26,669	2,729	10.2
Century Insurance Co. of Canada	...	...	...	8,310	...	...
Chateau Ins. Co.	1,628	...	...	2,459	...	...
CNA Assurance Co.	104,036	...	...	111,192	...	...
Commerce General	...	*−4,728*	...	373,411	*−6,481*	...
Commercial Union Assurance of Canada	23,500	10,498	44.7	166,652	71,123	42.7
Commonwealth Insurance Co.	16,435	...	...	30,998	...	...
Consolidated Fire Casualty	51	...	...	51	...	...
Constitution Ins. Co. Canada	34,186	...	...	34,511	...	...
Continental Insurance	414,590	7,385	1.8	645,613	5,940	0.9
Co-operative Fire Casualty Co.	4,176	2,791	66.8	60,238	803	1.3
Co-operators Ins. Assoc.	20,884	49,023	234.7	20,884	49,023	234.7
Dominion of Canada General	83,059	10,636	12.8	133,326	118,695	89.0
Dominion Ins. Corp.	431,215	*−20,910*	...	619,202	*−50,000*	...
Eagle Star	936	...	...	936	...	...
Eaton Insurance Company	1,259	598	47.5	6,696	598	8.9
Economical Mutual	333,168	*−6,739*	...	384,677	8,043	2.1
Elite Insurance	148,444	39,749	26.8	4,211,237	1,037,884	24.6
Employers Mutual Liability	...	*−1*	...	...	*−1*	...
Federal Fire	...	...	...	991	...	...
Federal Insurance	148,290	...	...	907,084	...	...
Federated Mutual Ins. Co.	4,881	46	0.9	60,722	*−1,806*	...
Federation Insurance Co. of Can.	822	*−2,375*	...	9,877	785	7.9
Fidelity Ins. of Canada	534,758	592,734	110.8	4,126,986	2,106,906	51.1
Firemans Fund Ins. Co.	306,955	*−5,000*	...	364,775	*−8,170*	...
First Nat. Ins. of America	*−8*	...	...	*−8*	*−38*	...
General Accident of Canada	401,224	*−2,114*	...	616,662	15,208	2.5
General Ins. of America	*−4,746*	...	...	7,929	*−240*	...
General Security of Canada	29,381	...	...	2,145,248	529,328	24.7
Gerling Global General	3,764	...	...	4,110	...	...
Globe Indemnity of Canada	15,256	...	...	21,291	240	1.1
Gore Mutual	40,010	*−13,505*	...	64,912	*−16,903*	...
Grain Insurance	5,116	275	5.4	15,763	275	1.7
Great American Insurance	146,899	*−30,729*	...	412,202	*−77,508*	...
Guarantee Co. of N.A.	765,112	111,337	14.6	3,639,599	2,209,302	60.7
Guardian Insurance of Can.	334,885	37,252	11.1	1,312,117	193,095	14.7
Halifax Insurance	126,406	242,948	192.2	156,030	242,948	155.7
Hartford Fire	50,274	*−2,131*	...	135,380	*−1,012*	...
Herald Ins. Co.	...	...	...	150	*−17*	...
Home Insurance	5,129	...	...	7,638	...	...
Highland Insurance Co.	250	...	...	250	...	...
Hudson Bay	2,717	...	...	5,103	...	...
Imperial Guar. & Accident	1,557	*−842*	...	15,433	4,753	30.8
Insurance of North America	69,976	32,416	46.3	99,549	32,416	32.6
Liverpool & London & Globe	1,016	...	...	989	...	...
London Lancashire Insurance	20	...	...	106	...	...
London Assurance	...	2,534	...	...	1,228	...
London Canada	53,344	...	...	57,595	...	...
Lumbermens Mutual Casualty	...	*−93*	...	...	*−93*	...
Markel Ins. Co. of Canada	...	...	...	1,600	...	...
Maryland Casualty	507	*−4,276*	...	8,449	*−1,245*	...
Mortgage Ins. Co. of Can.	651,682	90,735	13.9	1,234,713	161,576	13.1
Motors Insurance	868,133	102,610	11.8	1,198,079	144,099	12.0
Norwich Union Fire	7,273	*−34*	...	13,909	466	3.4
La Paix General	...	...	...	612	...	...
Pearl Assurance Co.	...	191	...	...	1,196	...
Perth Ins. Co.	4,297	...	...	4,297	...	...
Phoenix Assur. of Canada	40,091	*−261,962*	...	61,044	689,214	1,129.0
Pitts Insurance	99,283	73,317	73.8	214,374	73,317	34.2

TABLE XIII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1976, ACCORDING TO CLASSES OF INSURANCE

SURETY (Concl'd)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Provident Assurance	.....	.....	.....	324,796	*−1,636*	.....
Prudential Assurance England	12,318	7,002	56.8	104,694	*−66,162*	.....
Quebec Assurance	50	.....	.....	10,414	1,847	17.7
Reliance Ins. Co.	971	.....	.....	971	.....	.....
Royal Exchange	364	.....	.....	4,268	50,378	1,180.4
Royal Insurance	21,646	22	0.1	56,548	10,607	18.8
Royal Insurance Co. of Canada	215,579	36,960	17.1	463,189	83,085	17.9
Safeco	17,567	*−5,171*	.....	166,868	10,340	6.2
St. Paul Fire & Marine	27,358	*−10,239*	.....	76,445	*−11,313*	.....
Seaboard Surety Co.	70,710	200	.....	208,071	468,012	224.9
Sentry Insurance A Mutual Co.	240	30	12.5	240	30	12.5
Simcoe & Erie	1,252,779	192,803	15.4	2,151,531	173,333	8.1
Sovereign General Ins. Co.	285	.....	.....	370	.....	.....
Stanstead & Sherbrooke	13,220	.....	.....	13,655	.....	.....
Sun Alliance Ins. Co.	.....	5,255	.....	.....	8,709	.....
Toronto General	.....	.....	.....	.....	*−200*	.....
Travelers Indemnity	21,087	23,254	110.3	149,882	328,974	219.5
Travelers Indemnity of Canada	1,444,271	*−139,554*	.....	2,828,118	119,449	4.2
United Provinces	.....	.....	.....	34,794	.....	.....
United States Fidelity Guar.	2,195,000	958,377	43.7	3,596,734	925,389	25.7
United States Fire	623	*−1*	.....	3,693	*−24*	.....
Utica Mutual	1,773	.....	.....	1,773	.....	.....
Waterloo Mutual	10,526	*−4,242*	.....	10,526	*−4,242*	.....
Wawanesa Mutual	36,845	5,021	13.6	90,166	*−20,758*	.....
Wellington Fire	150,964	10,833	7.2	319,008	14,778	4.6
Western Assurance	198,825	39,240	19.7	280,128	40,543	14.5
Western Surety Co.	584,450	271,686	46.5	2,218,296	503,059	22.7
Totals – 1976	16,239,173	4,310,199	26.5	49,109,201	14,510,954	28.6
Totals – 1975	14,222,203	4,446,320	31.2	43,718,807	13,506,761	30.8
Totals – 1974	13,716,661	3,260,803	23.8	40,102,951	10,536,119	26.3
Totals – 1973	11,882,665	3,106,642	26.1	32,157,161	7,181,088	22.3
Totals – 1972	10,728,982	2,638,801	24.6	27,027,733	5,101,018	18.9

TABLE XIV. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1976, ACCORDING TO CLASSES OF INSURANCE

LIABILITY

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Abstainers Ins. Co.	6,609	.....	.....	8,277	.....	.....
Aetna Casualty & Surety	2,408,040	945,138	39.2	4,443,018	1,798,125	40.5
Aetna Casualty Co. of Canada	168,981	44,526	26.3	519,668	98,958	19.0
Aetna Insurance	385,952	234,190	60.7	901,736	831,399	92.2
Affiliated F M	264,700	101,287	38.3	725,848	1,602,984	220.8
Albion Insurance	11,207	1,439	12.8	23,798	*−15,414*	.....
Allstate Ins. Co. of Canada	516,572	228,800	44.3	1,576,845	786,472	49.9
American Home Assurance Co.	1,839,855	*−6,701*	.....	4,938,855	1,267,579	25.7
American Insurance	258,539	100,387	38.8	1,230,636	198,566	16.1
American Mutual Liability	187,676	54,307	28.9	228,095	60,644	26.6
American National Fire Ins.	.....	.....	.....	101	1,206	1,194.1
American Reinsurance Co.	352,338	37,609	10.7	785,550	37,609	4.8
Anglo Canada	78,785	92,175	117.0	78,785	92,175	117.0
Argonaut	*−13*	*−6,482*	.....	*−952*	*−89,104*	.....
Bankers & Traders Ins. Co. Ltd.	437	22,603	5,172.3	*−1,149*	45,933	.....
Bay City General Ins. Co.	12,795	.....	.....	37,715	.....	.....
Boiler Inspection	386	3,896	1,009.3	386	3,896	1,009.3
British Aviation	163,615	25,788	15.8	475,664	65,897	13.9
Canada Accident & Fire	241,339	87,244	36.1	1,222,449	432,854	35.4
Canada Security	9,680	38,481	397.5	33,088	73,728	222.8
Canadian Commerce	.....	.....	.....	1,568	5,118	326.4
Canadian General	1,235,809	1,136,730	92.0	3,093,603	5,951,540	192.4
Canadian Home Assurance	15,919	*−16,388*	.....	1,608,586	966,532	60.1
Canadian Indemnity	5,776,421	2,481,690	43.0	21,652,192	10,949,553	50.6
Canadian Mercantile	550	21,510	3,910.9	2,711,560	2,277,478	84.0
The Canadian Millers	3,878	.....	.....	3,878	.....	.....
Canadian Pioneer Insurance	.....	.....	.....	.....	.....	.....
Canadian Provincial	58,668	25,501	43.5	166,051	86,937	52.4
Canadian Surety	683,284	258,608	37.8	3,063,510	2,409,387	78.6
Canadian Universal Ins. Co.	23,756	3,012	12.7	275,031	139,699	50.8
Casualty Co. of Canada	461,800	451,414	97.8	668,461	574,611	86.0
Centennial Insurance	.....	596	.....	149	596	400.0
Central Mutual Insurance Co.	*−3,032*	*−34,329*	.....	*−4,840*	*−48,664*	.....
Century Insurance Co. of Canada	29,009	60,919	210.0	433,309	243,402	56.2
Chateau Ins. Co.	331,980	86,922	26.2	1,043,730	347,737	33.3
CNA Assurance Co.	785,150	1,046,226	133.3	1,670,729	1,579,601	94.5
Commerce & Industry of Can.	120,253	161,183	134.0	574,477	420,190	73.1
Commerce General	2,445	*−3,028*	.....	2,496,203	2,243,698	89.9
Commercial Union Assurance of Canada	5,401,518	2,738,723	50.7	12,880,575	11,636,610	90.3
Commonwealth Insurance Co.	.....	.....	.....	.....	*−5,500*	.....
Consolidated Fire Casualty	393	.....	.....	135,942	356,942	262.6
Constitution Ins. Co. Canada	340,896	118,517	34.8	410,635	126,638	30.8
Continental Insurance	897,724	889,774	99.1	9,916,803	7,039,903	71.0
Contingency Ins. Co. Ltd.	2,016	4,091	202.9	2,015	26,382	1,309.3
Co-operative Fire Casualty Co.	16,381	7,103	43.4	1,830,710	1,180,221	64.5
Co-operators Ins. Assoc.	2,518,793	824,374	32.7	2,518,793	824,374	32.7
Cornhill Ins. Co.	103,257	23,972	23.2	390,068	110,556	28.3
Coronation Insurance	30,403	3,965	13.0	133,490	11,970	9.0
Cumis Insurance	151,927	22,216	14.6	470,513	114,036	24.2
Dominion of Canada General	1,747,302	1,529,293	87.5	2,849,812	2,118,050	74.3
Dominion Ins. Corp.	1,131,287	1,053,344	93.1	1,987,353	1,527,433	76.9
Eagle Star	5,877	29,841	507.8	39,183	37,639	96.1
Eaton Insurance Company	56,335	1,061	1.9	59,036	4,764	8.1
Ecclesiastical Ins. Office	190,918	37,010	19.4	428,659	138,887	32.4
Economical Mutual	2,115,473	1,382,029	65.3	2,703,989	1,710,148	63.2
Elite Insurance	7,963	8,749	109.9	296,388	101,764	34.3
Employers Mutual Liability	637,125	350,412	55.0	857,055	399,907	46.7
Employers Reinsurance	542,629	173,569	32.0	984,113	455,124	46.2
Federal Fire	235,095	8,478	3.6	383,478	188,365	49.1
Federal Insurance	971,701	1,395,279	143.6	2,412,001	7,970,652	330.5
Federated Mutual Ins. Co.	526,917	578,947	109.9	1,899,771	2,476,455	130.4
Federation Insurance Co. of Can.	192,826	29,258	15.2	824,937	564,463	68.4
Fidelity Ins. of Canada	649,574	338,382	52.1	1,257,608	894,795	71.2
Fire Insurance of Canada	571	59,128	10,355.2	*−2,385*	118,551	.....
Firemans Fund Ins. Co.	1,368,502	928,930	67.9	2,683,863	1,355,930	50.5
First Nat. Ins. of America	.....	89	.....	7	*−99*	.....
Florists Mutual	7,819	*−654*	.....	7,819	*−654*	.....
Foremost	62,310	26,243	42.1	63,227	57,344	90.7
General Accident of Canada	7,396,864	6,096,631	82.4	9,988,587	7,460,125	74.7
General Ins. of America	128,591	*−8,730*	.....	421,132	167,610	39.8
General Security of Canada	145,649	75,562	51.9	6,686,743	3,531,732	52.8
Gerling Global General	1,311,964	1,039,030	79.2	2,938,444	1,384,926	47.1

TABLE XIV. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1976, ACCORDING TO CLASSES OF INSURANCE

LIABILITY (Cont'd)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Gibraltar General Ins. Co.	650,746	156,804	24.1	696,401	173,230	24.9
Globe Indemnity of Canada	4,828,082	82,337	1.7	5,397,586	329,973	6.1
Gore Mutual	1,826,436	1,786,655	97.8	2,164,025	1,794,944	82.9
Grain Insurance	25,462	50,409	198.0	204,743	111,993	54.7
Great American Insurance	767,298	579,517	75.5	1,278,716	985,659	77.1
Great Eastern Insurance	94,454	17,846	18.9	385,023	306,076	79.5
Guarantee Co. of N.A.	840,669	930,529	110.7	1,157,247	1,270,301	109.8
Guardian Insurance of Can.	3,522,613	1,119,440	31.8	8,912,082	4,809,469	54.0
Halifax Insurance	773,745	279,051	36.1	1,903,257	927,447	48.7
Hanover	8,495	2,277	26.8	8,967	3,429	38.2
Hartford Fire	2,114,566	1,207,216	57.1	4,306,803	1,645,399	38.2
Herald Ins. Co.	380	.....	.....	380	145	38.2
Home Insurance	556,407	816,492	146.7	1,271,870	1,697,843	133.5
Highland Insurance Co.	.....	.....	.....	49,462	200	0.4
Hudson Bay	196,839	74,704	38.0	308,383	106,706	34.6
Ideal Mutual	14,260	9,931	69.6	20,802	5,835	28.1
Imperial Guar. & Accident	46,168	*−52,328*	.....	635,962	539,669	84.9
Insurance of North America	1,132,636	911,615	80.5	1,603,010	1,504,062	93.8
Insurance Corp. of Ireland	1,304,263	440,148	33.7	1,488,253	455,594	30.6
Liberty Mutual Fire	102,506	114,784	112.0	221,234	162,322	73.4
Liberty Mutual Insurance	1,420,085	734,623	51.7	1,864,504	1,309,986	70.3
Liverpool & London & Globe	5,074	1,654	32.6	7,730	8,532	110.4
Lloyds	4,452,016	3,572,108	80.2	12,221,625	5,025,108	41.1
London Lancashire Insurance	4,621	3,622	78.4	12,939	20,612	159.3
London and Midland	31,366	*−17,528*	.....	90,803	1,812	2.0
London Assurance	13,109	341,122	2,602.3	23,484	410,113	1,746.4
Lumbermens Mutual Casualty	1,072,897	815,574	76.0	1,371,909	1,310,175	95.5
Markel Ins. Co. of Canada	2,377	15,500	652.1	250,659	50,000	19.9
Maryland Casualty	10,020	206,765	2,063.5	*−50,657*	935,804	.....
Middlesex Ins. Co.	*−37*	.....	.....	99,864	30,459	30.5
Midland	114,739	.....	.....	191,187	.....	.....
Missisquoi & Rouville	74	273	368.9	300,515	253,483	84.3
Motors Insurance	230,180	214,344	93.1	230,180	214,344	93.1
National Employers	2,561	*−4,564*	.....	21,739	*−22,269*	.....
New Hampshire Insurance Co.	533,021	*−8,955*	.....	907,257	*−100,202*	.....
Niagara Fire	.....	*−864*	.....	100	2,180	2,180.0
Northumberland General Ins. Co.	103,415	5,493	5.3	439,399	22,230	5.1
North Waterloo Farmers Mut.	257,604	93,795	36.4	257,604	93,795	36.4
Norwich Union Fire	70,908	412,282	581.4	207,480	598,561	288.5
Old Republic Ins. Co.	23,883	22,048	92.3	63,339	47,866	75.6
Ontario Mutual General Ins. Co.	87,084	9,649	11.1	87,084	9,649	11.1
Orion Insurance	112,370	67,038	59.7	143,922	65,715	45.7
Otter-Dorchester Mutual Ins. Co.	107,058	21,665	20.2	107,058	21,665	20.2
Pacific Employers	311	161	51.8	806	*−250*	.....
La Paix General	51,247	.....	.....	711,875	.....	.....
Pearl Assurance Co.	1,710	*−870,549*	.....	17,135	*−841,162*	.....
The Personal Ins. Co. of Canada	.....	.....	.....	.....	105	.....
Perth Ins. Co.	214,181	63,737	29.8	274,546	75,471	27.5
Phoenix Assur. of Canada	1,567,836	959,156	61.2	3,117,699	1,255,292	40.3
Pilot	257,254	318,145	123.7	257,254	318,145	123.7
Pitts Insurance	17,905	1,583	8.8	19,195	1,583	8.2
Portage La Prairie Mutual	50,707	29,373	57.9	401,332	156,073	38.9
Provident Assurance	*−32*	*−351*	.....	3,075,646	3,153,317	102.5
Provincial Insurance	53,477	29,078	54.4	141,523	100,038	70.7
Prudential Assurance England	1,048,711	759,537	72.4	8,956,856	6,083,156	67.9
QBE Insurance Co.	.....	.....	.....	.....	537	.....
Quebec Assurance	16,962	27,166	160.2	1,838,791	933,306	50.8
Reliance Ins. Co.	813,704	466,451	57.3	1,286,022	738,197	57.4
Royal Exchange	*−16*	2,898	.....	316,522	103,096	32.6
Royal Insurance	1,076,756	950,157	88.2	3,371,011	1,968,996	58.4
Royal Insurance Co. of Canada	7,343,143	7,202,142	98.1	22,505,361	16,977,893	75.4
Safeco	315,489	140,169	44.4	1,337,719	517,977	38.7
St. Paul Fire & Marine	646,831	450,281	69.6	1,114,975	880,612	79.0
Scottish & York	652,831	504,723	77.3	2,442,178	1,202,335	49.2
Scottish Union & National	14,148	96,019	678.7	20,212	96,910	479.5
Seaboard Surety Co.	140,076	73,122	52.2	207,860	55,068	26.5
Security Insur. Co. of Hartford	13,571	.....	.....	54,200	10,412	19.2
Security Mutual Casualty	23,351	11,924	51.1	56,475	43,330	76.7
Sentry Insurance A Mutual Co.	170,603	28,376	16.6	171,004	28,328	16.6
Simcoe & Erie	4,057,761	2,160,954	53.3	11,119,764	5,895,852	53.0
Sovereign General Ins. Co.	70,348	38,088	54.1	255,721	49,920	19.5
Stanstead & Sherbrooke	58,123	90,427	155.6	447,860	400,033	89.3
State Farm Fire & Casualty	272,160	12,665	4.7	298,710	12,522	4.2

TABLE XIV. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1976, ACCORDING TO CLASSES OF INSURANCE

LIABILITY (Cont'd)

Companies	Ontario			Canada		
	Dieect Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Sun Alliance Ins. Co.	966,680	608,613	63.0	2,160,085	970,201	44.9
Switzerland General	.....	*−1,645*	.....	66,720	30,142	45.2
Tokio Marine	116,172	5,899	5.1	118,975	8,408	7.1
Toronto General	88	3,817	4,337.5	88	*−1,945*	.....
Traders General	6,575	575	8.8	7,441	22,354	300.4
Transport Indemnity	62,280	.....	.....	62,280	.....	.....
Transport Insurance	72,250	3,754	5.2	168,814	34,438	20.4
Transportation Fire Casualty	50,089	56,690	113.2	50,089	56,690	113.2
Travelers Indemnity	1,104,253	569,679	51.6	1,108,800	2,620,183	236.3
Travelers Indemnity of Canada	2,403,130	1,441,691	60.0	3,917,621	4,318,949	110.2
Travelers Insurance	.....	*−5,659*	.....	.....	*−1,894*	.....
Unigard Mutual	97	*−10,602*	.....	17,482	870,417	4,978.9
Unionamerica Ins. Co.	*−7,268*	*−4,000*	.....	*−213,787*	.....	.....
United Canada Insurance Co.	84,976	.....	.....	384,440	.....	.....
United Provinces	9,337	*−14,075*	.....	1,273,707	1,059,975	83.2
United States Fidelity Guar.	1,900,232	614,334	32.3	2,859,954	957,707	33.5
United States Fire	1,510,464	1,007,787	66.7	5,090,033	3,312,412	65.1
Unity Fire & General Ins.	25,261	13,822	54.7	46,725	16,557	35.4
Utica Mutual	37,012	5,574	15.1	59,024	5,574	9.4
Victoria Ins. Co.	345,698	67,761	19.6	681,738	123,277	18.1
Waterloo Mutual	514,262	284,501	55.3	514,262	284,501	55.3
Wawanesa Mutual	896,156	255,320	28.5	3,059,392	1,071,563	35.0
Wellington Fire	685,170	296,536	43.3	781,876	666,589	85.3
Western Assurance	4,793,114	3,978,806	83.0	6,584,830	5,363,401	81.5
Western General Mutual	591,140	533,306	90.2	591,140	533,306	90.2
Yasuda Fire and Marine	19,863	.....	.....	20,657	.....	.....
York Fire & Casualty	47,229	16,562	35.1	47,229	16,562	35.1
Zurich Ins. Co.	2,027,140	373,858	18.4	3,704,592	1,248,131	33.7
Totals – 1976	109,810,063	98,280,276	89.5	272,749,622	180,471,399	66.2
Totals – 1975	85,634,684	49,151,865	57.4	202,159,897	116,607,310	57.7
Totals – 1974	65,478,013	36,272,870	55.4	163,332,371	99,783,116	61.1
Totals – 1973	60,428,272	32,906,261	54.5	145,013,998	86,896,105	59.9
Totals – 1972	52,617,996	21,524,084	40.9	129,115,828	63,164,689	48.9

TABLE XIV. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1976, ACCORDING TO CLASSES OF INSURANCE

LIABILITY

Companies	Direct Premiums Written	Direct Losses and Adjusting Expenses Incurred	Ratio
FARMERS' MUTUALS	$	$	%
Algoma	4,956	430	8.7
Amherst Island	456	.....	.....
Ayr	11,255	1,678	14.9
Bay of Quinte	18,945	4,042	21.3
Bertie & Clinton	38,995	53,633	137.5
Blanshard	4,155	.....	.....
Brant	11,302	2,183	19.3
Caradoc Delaware	3,405	534	22.2
Cayuga	13,034	2,470	19.0
Culross	2,431	*−16*	.....
Downie	4,477	762	17.0
Dufferin	20,237	*−269*	.....
Dumfries	9,209	8,038	87.3
Dunwich	11,779	*−1,533*	.....
East Williams	4,859	11,796	242.8
Ekfrid	4,948	9,281	187.6
Elma	10,576	2,359	22.3
Erie	13,765	3,365	24.4
Farmers' Mutual	98,295	37,495	38.1
Formosa	23,695	10,967	46.3
Germania	4,820	7,385	153.2
Glengarry	24,641	730	3.0
Grenville	54,426	10,045	18.5
Grey & Bruce	10,901	909	8.3
Halwell	31,623	20,556	65.0
Hamilton Township	39,696	96,714	243.6
Hay	22,612	11,907	52.7
Howard	21,466	25,650	119.5
Howick	27,635	28,941	104.7
Kent & Essex	52,859	103,355	195.5
Lambton	26,977	2,587	9.6
Lanark	81,791	40,690	49.7
Lennox & Addington	23,787	*−1,319*	.....
Lobo	3,409	3,570	104.7
London Township	6,803	1,218	17.9
McGillivray	6,300	534	8.5
McKillop	3,379	160	4.7
Norfolk	18,543	569	3.1
North Blenheim	8,995	1,475	16.4
North Kent	16,478	*−169*	.....
Oxford	23,941	10,855	45.3
Peel	33,259	35,748	107.5
Peel & Maryborough	11,381	39,754	349.3
Prescott	11,538	*−4,746*	.....
South Easthope	22,609	15,715	69.5
Southwold	1,430	128	8.9
Townsend	8,199	1,537	18.7
Usborne & Hibbert	14,559	1,743	12.0
Wabisa	10,890	552	5.1
West Wawanosh	16,601	3,324	20.0
Westminster	3,625	.....	.....
Yarmouth	2,077	.....	.....
Totals for 1976	958,024	607,332	63.4
Totals for 1975	687,135	522,141	76.0
Totals for 1974	474,613	340,537	71.8
Totals for 1973	331,968	169,274	51.1
Totals for 1972	241,694	60,393	25.0

TABLE XIV. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1976 ACCORDING TO CLASSES OF INSURANCE

LIABILITY (Concl'd)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
RECAPITULATION	$	$	%	$	$	%
Insurance Companies	109,810,063	98,280,276	89.5	272,749,622	180,471,399	66.2
Farmers' Mutuals	958,024	607,332	63.4	958,024	607,332	63.4
Totals for 1976	110,768,087	98,887,608	89.2	273,707,646	181,078,731	66.2
Totals for 1975	85,634,684	49,151,865	57.4	202,159,897	116,607,310	57.7
Totals for 1974	65,478,013	36,272,870	55.4	163,332,371	99,783,116	61.1
Totals for 1973	60,428,272	32,906,261	54.5	145,013,998	86,896,105	59.9
Totals for 1972	52,617,996	21,524,084	40.9	129,115,828	63,164,689	48.9

TABLE XV. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1976, ACCORDING TO CLASSES OF INSURANCE

BOILER AND MACHINERY

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Aetna Casualty & Surety	5,895	9,255	157.0	17,212	11,201	65.1
Aetna Insurance	2,153	.....	.....	3,763	.....	.....
Affiliated F M	.....	9,238	.....	2,142	9,238	431.3
Allendale	2,021,402	452,531	22.4	7,374,041	2,364,342	32.1
American Insurance	2,780	.....	.....	4,321	.....	.....
Anglo Canada	679	.....	.....	679	.....	.....
Arkwright-Boston Mfg. Mutual	1,981,453	173,766	8.8	4,227,507	1,326,732	31.4
Boiler Inspection	3,358,612	2,268,098	67.5	9,639,318	10,989,811	114.0
Canada Accident & Fire	20,824	2,352	11.3	130,112	30,538	23.5
Canada Security	131	.....	.....	2,001	.....	.....
Canadian General	9,068	900	9.9	42,617	*−3,600*	.....
Canadian Home Assurance	.....	.....	.....	15,155	.....	.....
Canadian Indemnity	2,563	.....	.....	9,733	64	0.7
Canadian Mercantile	.....	.....	.....	87,068	4,091	4.7
The Canadian Millers	1,590	.....	.....	1,590	.....	.....
Canadian Pioneer Insurance	.....	.....	.....	.....	.....	.....
Canadian Surety	12,981	900	6.9	15,428	900	5.8
Century Insurance Co. of Canada	1,106	.....	.....	10,999	2,512	22.8
Chateau Ins. Co.	2,423	.....	.....	3,252	.....	.....
Commerce General	.....	.....	.....	59,306	6,024	10.2
Commercial Union Assurance of Canada	865,620	348,119	40.2	2,875,016	1,143,408	39.8
Consolidated Fire Casualty	.....	.....	.....	83	.....	.....
Continental Insurance	319,319	81,871	25.6	1,235,399	531,564	43.0
Dominion of Canada General	26,275	.....	.....	33,016	.....	.....
Dominion Ins. Corp.	187,787	51,770	27.6	255,564	48,019	18.8
Economical Mutual	49,127	3,264	6.6	63,585	3,264	5.1
Federal Fire	1,137	.....	.....	5,003	.....	.....
Federal Insurance	6,767	3,660	54.1	12,959	26,324	203.1
Firemans Fund Ins. Co.	8,917	.....	.....	17,930	.....	.....
General Accident of Canada	589,359	204,414	34.7	1,358,577	355,360	26.2
General Security of Canada	3,878	.....	.....	51,205	1,456	2.8
Gerling Global General	913,958	452,930	49.6	2,133,700	708,826	33.2
Gibraltar General Ins. Co.	7,122	236,089	3,314.9	7,122	2,101,799	29,511.4
Globe Indemnity of Canada	27,166	5,569	20.5	15,745	18,768	119.2
Gore Mutual	20,149	702	3.5	22,463	702	3.1
Great American Insurance	16,609	*−2,040*	.....	27,648	*−2,040*	.....
Guarantee Co. of N.A.	110,073	413	0.4	110,073	413	0.4
Guardian Insurance of Can.	119,414	37,501	31.4	273,959	54,551	19.9
Halifax Insurance	9,788	.....	.....	23,374	.....	.....
Hartford Fire	28,382	.....	.....	117,045	.....	.....
Home Insurance	12,581	1,303	10.4	37,397	7,102	19.0
Hudson Bay	6,416	.....	.....	35,448	3,889	11.0
Imperial Guar. & Accident	510	1	0.2	34,530	13,768	39.9
Insurance of North America	11,449	130	1.1	11,629	130	1.1
Insurance Corp. of Ireland	329	.....	.....	329	.....	.....
Liverpool & London & Globe	2,494	.....	.....	7,375	.....	.....
Lloyds	250	.....	.....	280	450	160.7
London Lancashire Insurance	2,788	250	9.0	5,313	2,250	42.3
London Assurance	1,415	1,500	106.0	1,624	3,444	212.1
Lumbermens Mutual Casualty	455,994	266,433	58.4	745,765	324,782	43.6
Maryland Casualty	3,189	*−3,093*	.....	1,747	*−8,019*	.....
Norwich Union Fire	1,604	*−1,200*	.....	6,504	*−1,700*	.....
La Paix General	.....	.....	.....	3,426	.....	.....
Pearl Assurance Co.	*−21*	.....	.....	1,178	.....	.....
Philadelphia Manufacturers	27,752	26,311	94.8	75,059	33,997	45.3
Phoenix Assur. of Canada	*−98*	.....	.....	88,338	.....	.....
Protection Mutual	127,363	687	0.5	2,444,116	279,261	11.4
Provident Assurance	.....	.....	.....	62,463	5,567	8.9
Prudential Assurance England	15,111	.....	.....	101,806	2,125	2.1
Quebec Assurance	2,934	11,923	406.4	188,330	38,989	20.7
Reliance Ins. Co.	9,359	.....	.....	15,253	.....	.....
Royal Exchange	*−110*	.....	.....	13,394	.....	.....
Royal Insurance	208,318	20,917	10.0	758,417	247,796	32.7
Royal Insurance Co. of Canada	1,653,823	439,269	26.6	5,141,456	524,527	10.2
St. Paul Fire & Marine	11,868	7,418	62.5	15,581	7,418	47.6
Scottish Union & National	370	.....	.....	370	.....	.....
Stanstead & Sherbrooke	992	.....	.....	27,214	4,071	15.0
State Farm Fire & Casualty	19,493	.....	.....	23,507	.....	.....
Sun Alliance Ins. Co.	20,106	5,948	29.6	39,638	14,540	36.7
Tokio Marine	611	.....	.....	3,949	6,247	158.2
Travelers Indemnity	50,018	*−2,661*	.....	55,961	*−16,268*	.....
Travelers Indemnity of Canada	279,913	11,512	4.1	378,673	210,424	55.6

TABLE XV. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1976, ACCORDING TO CLASSES OF INSURANCE

BOILER AND MACHINERY (Concl'd)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
United Provinces	437	.....	.....	32,659	*−1,265*	.....
United States Fire	15,813	1,258	8.0	21,280	2,090	9.8
Wellington Fire	16,793	*−20*	.....	18,903	222	1.2
Western Assurance	584,912	80,864	13.8	842,737	93,778	11.1
Zurich Ins. Co.	53,563	17,254	32.2	97,689	30,382	31.1
Totals – 1976	14,332,846	5,227,306	36.5	41,625,048	21,564,264	51.8
Totals – 1975	15,311,753	6,550,939	42.7	39,230,517	17,896,807	45.6
Totals – 1974	10,641,713	7,608,728	71.5	29,462,762	22,776,424	77.3
Totals – 1973	8,465,318	2,666,132	31.5	21,831,610	9,098,691	41.7
Totals – 1972	10,682,044	3,757,784	35.2	24,634,223	7,713,386	31.3

TABLE XVI. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1976, ACCORDING TO CLASSES OF INSURANCE

ACCIDENT AND SICKNESS

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Abbey Life Ins. Co.	88,543	86,822	98.1	112,618	106,301	94.4
Aetna Casualty & Surety	.....	.....	.....	*−4*	.....	.....
Aetna Insurance	2,948	13,955	473.4	3,943	13,955	353.9
Aetna Life	11,492,093	9,181,535	79.9	17,578,332	13,020,640	74.1
Alliance Mutual Life	110,939	355,278	320.2	7,880,733	6,813,018	86.5
Allianz Ins. Co.	929	41	4.4	18,322	289	1.6
Allstate Ins. Co.	17,231	43,815	254.3	43,090	58,223	135.1
Allstate Ins. Co. of Canada	728,176	165,271	22.7	1,957,378	491,434	25.1
Allstate Life of Canada	53,017	239,803	452.3	72,230	257,200	356.1
American Bankers Ins. Co. of Florida	6,254	2,914	46.6	18,461	10,226	55.4
American Bankers Life Assur.	214,297	124,800	58.2	808,629	450,811	55.8
American Health & Life	5,043	.....	.....	8,884	.....	.....
American Home Assurance Co.	1,535,295	792,161	51.6	3,281,760	1,470,637	44.8
American Mutual Liability	5,125	17,716	345.7	5,125	17,716	345.7
Artisans Life Ins. Co-op	33,488	17,317	51.7	5,832,956	4,261,142	73.1
Assumption Mutual Life Ins. Co.	.....	.....	.....	203,293	139,118	68.4
L'Assurance Vie Desjardins	71,364	235,668	330.2	16,611,673	15,301,295	92.1
Bankers Life Des Moines	51,524	32,534	63.1	74,483	50,958	68.4
British Aviation	15,606	.....	.....	73,654	200,000	271.5
British Pacific Life	376,492	84,975	22.6	870,142	174,870	20.1
Canada Accident & Fire	22,859	3,923	17.2	134,683	33,015	24.5
Canada Life	12,995,705	9,096,654	70.0	28,461,417	22,823,764	80.2
Canada Security	819	25	3.1	2,262	25	1.1
Canadian General Life	1,660,405	701,359	42.2	5,256,094	2,620,208	49.9
Canadian Indemnity	30	.....	.....	178	8	4.5
Canadian Mercantile	.....	.....	.....	3,951	1,138	28.8
Canadian Pioneer Insurance	.....	.....	.....	.....	.....	.....
Canadian Premier Life	175,167	112,424	64.1	738,053	499,728	67.7
Canadian Universal Ins. Co.	100,294	.....	.....	100,294	11,516	11.5
Capitol Life	779,028	590,157	75.8	1,463,669	1,216,984	83.1
Casualty Co. of Canada	1,224	4,298	351.1	1,389	4,207	302.9
Chrysler Life Ins. Co.	274,206	164,192	59.9	741,199	367,862	49.6
CNA Assurance Co.	12,877,428	8,026,624	62.3	32,873,484	20,542,970	62.5
Combined Insurance	5,761,618	1,824,914	31.7	32,244,591	12,533,191	38.9
Commerce General	2,394	1,588	66.3	2,394	1,588	66.3
Commercial Travelers Mutual Ins.	254,889	106,182	41.7	612,746	384,804	62.8
Commercial Union Assurance of Canada	3,296,351	2,399,187	72.8	4,988,156	3,088,184	61.9
Commercial Union Assur. London	200,592	27,180	13.5	260,400	70,376	27.0
Confederation Life	50,795,764	41,885,241	82.5	86,167,543	70,259,432	81.5
Connecticut General Life	1,416,372	1,390,464	98.2	1,679,777	1,511,761	90.0
Constellation Life Assurance	7,336,499	4,701,152	64.1	13,950,989	8,742,327	62.7
Constitution Ins. Co. Canada	35,582	29,855	83.9	51,281	37,938	74.0
Continental Assurance Co.	227,083	113,307	49.9	281,895	169,608	60.2
Continental Insurance	914,033	1,230,705	134.6	1,823,458	1,790,161	98.2
Co-operative Fire Casualty Co.	192,394	253,630	131.8	4,382,075	3,013,123	68.8
Co-operators Ins. Assoc.	1,498,901	797,064	53.2	1,498,901	797,064	53.2
Coronation Insurance	13,630	1,870	13.7	39,825	3,170	8.0
Credit Life	*−79*	7,858	.....	13,771	41,676	302.6
Crown Life	13,841,629	12,650,485	91.4	50,009,299	37,697,618	75.4
Cumis Insurance	*−344*	*−2,936*	.....	*−990*	7,373	.....
Cuna Mutual	1,381,055	938,590	68.0	2,805,551	2,057,941	73.4
Dominion of Canada General	229,078	265,702	116.0	460,356	489,051	106.2
Dominion Ins. Corp.	285,414	*−5,404*	.....	1,185,778	199,562	16.8
Dominion Life	6,258,173	4,831,784	77.2	9,762,412	7,231,967	74.1
Eaton Insurance Company	35,313	35,609	100.8	85,449	84,827	99.3
Eaton Life Assurance Co.	2,293,798	2,488,533	108.5	4,766,331	4,449,814	93.4
Economical Mutual	92,047	23,657	25.7	226,347	89,068	39.4
L'Economie Mutuelle D'Assur.	7,542	.....	.....	1,580,307	908,460	57.5
Emmco Insurance	20,935	26,903	128.5	41,209	41,914	101.7
Empire Life Ins. Co.	559,835	489,573	87.4	1,855,328	1,469,716	79.2
Employers Mutual Liability	52,150	45,655	87.5	52,230	45,655	87.4
Equitable Life Assur. U.S.	2,080,247	2,020,250	97.1	6,517,483	5,547,600	85.1
Equitable Life Ins. Canada	2,246,775	1,780,497	79.2	3,178,400	2,331,811	73.4
Excelsior Life	19,980,061	17,595,463	88.1	36,153,925	31,167,088	86.2
Federal Insurance	69,734	2,443	3.5	72,953	8,557	11.7
Federal Life & Casualty	1,851,048	1,400,934	75.7	8,405,234	4,939,534	58.8
Federated Life Ins. Co.	41,970	11,913	28.4	85,664	14,856	17.3
Federated Mutual Ins. Co'	2,620	145	5.5	10,461	145	1.4
Fidelity Ins. of Canada	226	1,108	490.3	611	1,329	217.5
Financial Life	300,925	113,029	37.6	1,261,831	528,240	41.9
Firemans Fund Ins. Co.	60,919	7,892	13.0	84,374	22,404	26.6

TABLE XVI. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1976, ACCORDING TO CLASSES OF INSURANCE

ACCIDENT AND SICKNESS (Cont'd)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Firemans Fund American Life	53,756	8,778	16.3	8,144	8,778	107.8
Ford Life	353,698	242,144	68.5	2,048,571	1,415,079	69.1
Foresters Indemnity Co.	1,276	.....	.....	1,957	.....	.....
Franklin Life	40,509	22,324	55.1	45,436	25,443	56.0
Gamble Alden Life	.....	37,701	.....	164,547	53,981	32.8
General Accident of Canada	169,788	89	0.1	169,862	12,816	7.5
General American Life	15,352	4,505	29.3	16,826	5,166	30.7
Gerling Global Life	3,746	.....	.....	4,574	*−106*	.....
Globe Indemnity of Canada	3,363	.....	.....	12,601	880	7.0
Globe Life Insurance Co.	5,000	1,841	36.8	545,705	276,753	50.7
Great Eastern Insurance	109,823	76,667	69.8	109,815	76,117	69.3
Great West Life	35,754,463	30,030,664	84.0	98,687,125	75,497,120	76.5
Guarantee Co. of N.A.	58,092	2,536	4.4	58,092	2,536	4.4
Guardian Insurance of Can.	195,282	145,625	74.6	564,953	331,920	58.8
Halifax Insurance	11,038	11,797	106.9	17,435	15,970	91.6
Hartford Fire	74,034	340,798	460.3	89,163	346,157	388.2
Hartford Life	11,141	2,303	20.7	12,806	2,624	20.5
Heritage Life Assurance	12,630	8,871	70.2	12,630	8,871	70.2
Home Insurance	10,535	.....	.....	42,013	.....	.....
Hudson Bay	2,616	15	0.6	8,789	240	2.7
Imperial Guar. & Accident	4,605	53	1.2	27,321	2,122	7.8
Imperial Life	7,359,387	5,478,451	74.4	14,410,981	10,211,096	70.9
Independence Life and Accident	600	.....	.....	600	.....	.....
Industrial Life	2,412,420	2,129,546	88.3	16,379,155	12,724,236	77.7
Insurance of North America	832,407	1,491,176	179.1	1,289,154	2,002,017	155.3
John Hancock Mutual Life	4,782,261	4,448,268	93.0	5,741,744	5,283,282	92.0
Laurentian Mutual Assur. Co.	3,056	557	18.2	1,543,203	4,595,163	297.8
Laurier Life	1,251,347	638,395	51.0	1,538,801	798,053	51.9
Liberty Mutual Insurance	79,226	34,593	43.7	117,104	45,911	39.2
Life Ins. Co. of N.A.	2,295,005	896,368	39.1	4,265,421	1,640,570	38.5
Liverpool & London & Globe	422	.....	.....	721	55	7.6
Lloyds	1,910,127	550,676	28.8	5,835,987	1,448,846	24.8
London Lancashire Insurance	3,789	.....	.....	4,419	.....	.....
London and Midland	1,579,284	1,314,182	83.2	4,430,772	3,891,722	87.8
London Assurance	633	1,203	190.0	1,235	*−15,351*	.....
London Life	36,093,929	31,012,563	85.9	59,870,222	51,531,527	86.1
Loyal Protective Life	1,311,525	758,757	57.9	2,454,731	1,084,403	44.2
Lumbermens Mutual Casualty	93,967	138,009	146.9	140,567	105,960	75.4
Maccabees Mutual Life	1,071,147	675,818	63.1	1,092,075	679,415	62.2
Manufacturers Life	568,394	297,963	52.4	1,475,574	593,251	40.2
Maritime Life Assur. Co.	3,841,753	2,805,670	73.0	7,715,912	5,214,739	67.6
Markel Ins. Co. of Canada	257,837	118,037	45.8	709,348	324,604	45.8
Maryland Casualty	*−301,720*	*−1,541,549*	.....	*−1,234,267*	*−6,184,491*	.....
Massachusetts Indemnity &Life	23,965	24,155	100.8	26,276	24,155	91.9
Massachusetts Mutual Life	45,051	102,862	228.3	137,215	140,451	102.4
Metropolitan Life	27,973,451	23,088,183	82.5	46,261,324	37,125,080	80.3
Ministers Life & Casualty	21,415	20,108	93.9	48,343	68,024	140.7
Montreal Life	73,650	31,984	43.4	212,170	124,156	58.5
Mony Life Ins. Co. of Canada	57,913	26,862	46.4	226,953	106,284	46.8
Mutual Life of Canada	29,252,810	26,338,682	90.0	49,526,064	43,217,327	87.3
Mutual Life of New York	220,390	234,118	106.2	539,589	388,618	72.0
Mutual of Omaha	12,252,997	7,735,507	63.1	29,523,114	19,849,376	67.2
National Fidelity Life	264,039	.....	.....	792,274	84,264	10.6
National Life	8,477,776	6,848,195	80.8	15,762,140	12,318,183	78.2
New England Mutual Life	155,738	186,115	119.5	157,012	190,302	121.2
New York Life	1,941,724	1,622,545	83.6	7,149,151	5,532,819	77.4
North American Co. for Prop. & Casualty	16,276	.....	.....	32,497	.....	.....
North American Life	2,006,206	1,300,672	64.8	4,123,137	2,803,933	68.0
North American Life & Casualty	121,095	220,250	181.9	619,643	661,026	106.7
North West Life Assur. Co. of Can.	138,785	125,119	90.2	361,850	314,861	87.0
Northern Life	1,034,719	746,800	72.2	1,825,452	1,376,053	75.4
Norwich Union Fire	47,316	*−86,226*	.....	63,106	*−62,657*	.....
Occidental Life of California	1,863,106	1,058,857	56.8	6,739,097	4,076,549	60.5
Old Republic Life	497,661	511,648	102.8	978,989	862,322	88.1
Ontario Motorist Ins. Co.	170,672	118,250	69.3	170,672	118,250	69.3
Paul Revere Life	3,876,852	1,693,269	43.7	8,716,857	3,985,857	45.7
Pennsylvania Life	1,332,419	528,514	39.7	8,206,564	3,007,558	36.6
Phoenix Assur. of Canada	30,531	26,103	85.5	61,383	37,417	61.0
Phoenix Mutual Life Ins. Co.	15,998	2,100	13.1	15,998	2,100	13.1
Pitts Insurance	6,974	11,463	164.4	6,021	15,131	251.3
Pitts Life Ins. Co.	1,275,953	1,341,969	105.2	2,044,765	2,035,452	99.5
Les Prevoyants du Canada	37,422	.....	.....	3,837,895	2,650,122	69.1

TABLE XVI. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1976, ACCORDING TO CLASSES OF INSURANCE

ACCIDENT AND SICKNESS (Concl'd)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Provident Assurance	.....	.....	.....	1,359	1,490	109.6
Provident Life & Accident	703,130	583,047	82.9	1,112,942	806,515	72.5
Prudential Assurance England	1,057,839	688,305	65.1	3,176,101	1,986,739	62.6
Prudential Ins. America	24,906,967	23,653,852	95.0	49,454,275	43,647,514	88.3
Quebec Assurance	13,849	.....	.....	172,347	132,984	77.2
Reliable Life Ins. Co.	1,611,290	637,598	39.6	2,905,341	1,131,219	38.9
Royal General Canada	184,558	64,374	34.9	276,044	64,785	23.5
Royal Insurance	116,277	17,926	15.4	435,750	58,863	13.5
Royal Insurance Co. of Canada	382,274	126,272	33.0	1,572,503	483,162	30.7
St. Paul Fire & Marine	56,131	11,606	20.7	67,273	10,596	15.8
La Sauvegarde Life	150,465	466,554	310.0	6,148,345	6,910,455	112.4
Scottish & York	4,333	.....	.....	4,408	.....	.....
Scottish Union & National	1,029	.....	.....	2,021	.....	.....
Seaboard Life Ins. Co.	759,330	295,929	39.0	7,215,430	2,860,754	39.6
Security Mutual Casualty	64,594	38,188	59.1	182,819	99,466	54.4
Stanstead & Sherbrooke	5,151	314	6.1	21,002	2,460	11.7
State Farm Fire & Casualty	2,238	.....	.....	2,576	.....	.....
State Mutual Life	180,747	143,289	79.3	243,937	211,711	86.8
Stonewall	.....	*−50,127*	.....	.....	*−50,127*	.....
Sun Alliance Ins. Co.	231,492	2,376	1.0	434,377	45,454	10.5
Sun Life Assurance of Canada	21,032,209	17,436,159	82.9	52,932,549	46,355,523	87.6
Teachers Insurance and Annuity	.....	.....	.....	272,410	289,236	106.2
Travelers Insurance	5,335,524	4,457,343	83.5	9,109,235	7,580,179	83.2
Travelers Life Ins. Co. Canada	18,983,541	17,109,294	90.1	30,026,824	26,562,424	88.5
Underwriters National	93,765	205,410	219.1	334,545	388,566	116.1
Unigard Mutual	.....	.....	.....	.....	1,620	.....
Union Mutual Life	271,814	142,558	52.4	1,189,835	789,142	66.3
United American	14,858	4,031	27.1	35,632	7,253	20.4
United Benefit Life	25,222	14,594	57.9	25,905	14,594	56.3
United States Fidelity Guar.	520	2,500	480.8	3,633	2,349	64.7
Washington National	6,170	8,662	140.4	6,170	8,662	140.4
Wellington Fire	*−9*	2	.....	*−9*	45	.....
Western Assurance	204,055	*−38,584*	.....	253,251	*−25,511*	.....
Western Life	72,664	81,652	112.4	95,674	82,382	86.1
Zurich Ins. Co.	11,865	165,653	1,396.1	59,873	*−537,872*	.....
Zurich Life Ins. Co. of Canada	3,975,177	3,710,634	93.3	16,274,959	15,444,403	94.9
Totals – 1976	443,362,218	355.609,192	80.2	1,004,477,431	763,215,814	76.0
Totals – 1975	334,214,981	252,448,559	75.5	750,388,304	549,739,565	73.3
Totals – 1974	315,475,082	242,357,968	76.8	720,724,250	537,906,705	74.6
Totals – 1973	261,207,948	196,074,260	75.1	590,073,231	442,972,942	75.1
Totals – 1972	222,849,738	171,008,127	76.7	498,918,484	372,477,558	74.7

TABLE XVII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1976, ACCORDING TO CLASSES OF INSURANCE

AIRCRAFT

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Aetna Casualty & Surety	299,319	2,104,582	703.1	562,607	2,238,241	397.8
Aetna Insurance	43,264	289,317	668.7	109,965	295,723	268.9
American Home Assurance Co.	45,289	681	1.5	154,491	188,835	122.2
Aviation General	119,806	97,593	81.5	752,742	534,150	71.0
British Aviation	1,413,981	1,458,582	103.2	4,066,783	4,059,427	99.8
Canadian Indemnity	1,486	.....	.....	7,611	276	3.6
Chateau Ins. Co.	51,888	3,839	7.4	709,941	718,563	101.2
Commercial Union Assur. London	52,215	81,438	156.0	460,745	153,380	33.3
Commonwealth Insurance Co.	24,086	*−24*	.....	482,988	220,245	45.6
Constitution Ins. Co. Canada	899	.....	.....	6,493	18,833	290.1
Continental Insurance	133,561	166,491	124.7	1,821,471	1,489,896	81.8
Coronation Insurance	535,169	427,135	79.8	1,820,044	2,040,720	112.1
Eagle Star	327,725	216,127	65.9	1,374,332	765,825	55.7
Employers Mutual Liability	.....	3,300	.....	.....	5,400	.....
English & American Ins. Co.	2,094	4,889	233.5	7,101	19,143	269.6
Gore Mutual	.....	488	.....	.....	500	.....
Great Eastern Insurance	.....	*−35,642*	.....	.....	*−53,667*	.....
Guardian Insurance of Can.	*−234*	84,726	.....	21,556	*−22,586*	.....
Hartford Fire	*−211*	.....	.....	1,246,787	228,927	18.4
Home Insurance	4,450	*−61*	.....	2,782	6,567	236.1
Insurance of North America	506,560	167,991	33.2	1,319,648	552,448	41.9
Insurance Corp. of Ireland	2,359	1,353	57.4	142,733	144,942	101.5
Liberty Mutual Insurance	124	.....	.....	6,193	.....	.....
Lloyds	2,035,887	2,171,915	106.7	13,742,082	13,907,504	101.2
Maryland Casualty	.....	.....	.....	.....	*−27,000*	.....
Middlesex Ins. Co.	173,237	239,964	138.5	931,337	2,013,410	216.2
Orion Insurance	702,113	976,447	139.1	5,360,920	3,907,859	72.9
Phoenix Assur. of London	108,042	185,935	172.1	1,141,196	893,041	78.3
Prudential Assurance England	1,474	4,762	323.1	54,664	41,956	76.8
Royal Insurance	8,645	52	0.6	53,744	4,552	8.5
Royal Insurance Co. of Canada	.....	.....	.....	*−1,309*	*−7,818*	.....
St. Paul Fire & Marine	35,578	44,573	125.3	221,499	201,936	91.2
Simcoe & Erie	339,484	117,454	34.6	3,959,123	3,928,493	99.2
Transport Indemnity	.....	*−517*	.....	.....	*−957*	.....
Travelers Indemnity	865,535	774,384	89.5	3,546,179	3,250,110	91.7
Unionamerica Ins. Co.	1,445	.....	.....	51,510	.....	.....
United States Fidelity Guar.	95,777	2,492	2.6	173,024	386,667	223.5
United States Fire	5,520	.....	.....	5,620	.....	.....
Victoria Ins. Co.	115,566	24,467	21.2	178,413	139,102	78.0
Western Assurance	43,452	*−844,598*	.....	45,801	*−812,012*	.....
Zurich Ins. Co.	119,496	121,477	101.7	119,496	121,477	101.7
Totals – 1976	8,215,081	8,891,612	108.2	44,660,312	41,554,108	93.0
Totals – 1975	9,219,303	4,513,930	49.0	76,718,288	47,832,614	62.3
Totals – 1974	5,414,852	9,644,847	178.1	33,291,178	32,509,811	97.7
Totals – 1973	4,938,163	3,391,905	68.7	29,461,506	27,467,840	93.2
Totals – 1972	4,499,772	2,844,097	63.2	32,765,899	17,102,569	52.2

TABLE XVIII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1976, ACCORDING TO CLASSES OF INSURANCE

CREDIT

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
American Credit	400,970	90,523	22.6	1,011,080	414,090	41.0
Continental Insurance	75	.....	.....	298	51	17.1
Dominion Ins. Corp.	100	.....	.....	100	1,544	1,544.0
Maryland Life Ins. Co. Baltimore.	1,847,347	745,391	40.3	8,243,080	4,626,484	56.1
Royal General Ins. Co.	28,186	98,484	349.5	183,815	110,471	60.1
Totals – 1976	2,276,668	934,398	41.0	9,438,373	5,152,640	54.6
Totals – 1975	716,686	208,078	29.0	6,561,354	3,408,272	51.9
Totals – 1974	586,169	164,000	28.0	1,499,489	449,063	29.9
Totals – 1973	397,511	156,071	39.3	1,221,265	344,096	28.2
Totals – 1972	335,239	144,817	43.2	1,190,612	378,887	31.8

TABLE XIX. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1976, ACCORDING TO CLASSES OF INSURANCE

TITLE

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Chicago Title	3,068	.....	.....	80,363	21,500	26.8
Lawyers Title Ins. Corp.	13,514	.....	.....	71,305	.....	.....
Totals – 1976	16,582	.....	.....	151,668	21,500	14.2
Totals – 1975	25,060	.....	.....	215,400	.....	.....
Totals – 1974	84,480	*–1,219*	.....	188,799	*–6,942*	.....
Totals – 1973	83,284	246	0.3	141,945	246	0.2
Totals – 1972	82,474	.....	.....	146,919	.....	.....

TABLE XX. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1976, ACCORDING TO CLASSES OF INSURANCE

MORTGAGE

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Insmore Mortgage Ins. Co.	1,552,454	144,146	9.3	4,498,183	400,252	8.9
Mortgage Ins. Co. of Can.	5,773,537	635,762	11.0	19,372,709	3,509,928	18.1
Sovereign Mortgage Ins. Co.	1,682,061	27,094	1.6	4,709,900	76,376	1.6
Totals – 1976	9,008,052	765,182	8.5	28,580,792	3,884,706	13.6
Totals – 1975	9,247,950	134,536	1.4	26,844,979	2,037,762	7.5
Totals – 1974	9,996,634	24,745	0.2	26,587,079	282,779	1.1
Totals – 1973	9,568,961	20,208	0.2	23,080,921	65,448	0.3
Totals – 1972	3,919,330	14,771	0.4	7,111,305	55,881	0.8

TABLE XXI. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1976, ACCORDING TO CLASSES OF INSURANCE

MARINE

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Aetna Casualty & Surety	20,900	*–1,738*	.....	76,636	44,006	57.4
Aetna Casualty Co. of Canada	4,060	493	12.1	4,598	493	10.7
Aetna Insurance	76,865	*–31,993*	.....	156,543	94,481	60.4
Affiliated F M	22,316	2,396	10.7	138,130	52,582	38.1
American Home Assurance Co.	402,950	20,750	5.1	2,672,123	102,098	3.8
American National Fire Ins.	73,658	379,212	514.8	112,029	391,370	349.3
Baloise Insurance	59,638	25,603	42.9	375,982	120,972	32.2
Canadian Indemnity	7,006	*–8,360*	.....	140,120	76,000	54.2
Canadian Universal Ins. Co.	.....	.....	.....	1,265	3,701	292.6
Centennial Insurance	5,612	17,469	311.3	6,791	13,772	202.8
Century Insurance Co. of Canada	141,937	164,421	115.8	1,676,301	1,751,222	104.5
Chateau Ins. Co.	52,229	74,716	143.1	88,331	192,010	217.4
Commercial Union Assur. of Can.	389,808	230,486	59.1	1,478,217	915,041	61.9
Commonwealth Insurance Co.	1,257,854	43,000	3.4	4,415,041	2,914,180	66.0
Continental Insurance	2,100,113	677,699	32.3	4,691,158	2,125,836	45.3
Co-operative Fire Casualty Co.	.....	*–207*	.....	.....	*–8,745*	.....
Dominion Ins. Corp.	869,656	331,602	38.1	998,559	393,297	39.4
The Drake Ins. Co.	902,018	86,801	9.6	1,262,924	121,536	9.6
Eaton Insurance Company	140,900	37,634	26.7	142,852	64,134	44.9
Elite Insurance	1,156	.....	.....	8,113	.....	.....
English & American Ins. Co.	65,949	18,775	28.5	101,115	34,301	33.9
Federal Insurance	266,428	14,984	5.6	949,533	661,832	69.7
Federation Insurance Co. of Can.	31,968	8,072	25.3	394,122	194,750	49.4
Fire Insurance of Canada	.....	*–1,490*	.....	*–259*	*–1,443*	.....
Firemans Fund Ins. Co.	*–102,036*	27,701	.....	*–373,133*	28,624	.....
Foremost	1,992	*–287,735*	.....	*–6,646*	*–811,306*	.....
General Security of Canada	2,986	74,958	2,510.3	25,146	184,436	733.5
Globe Indemnity of Canada	15,707	2,968	18.9	51,181	6,066	11.9
Gore Mutual	*–807*	*–9,632*	.....	8,190	94,097	1,148.9
Great American Insurance	130,277	73,415	56.4	166,072	244,390	147.2
Guardian Insurance of Can.	458,754	429,098	93.5	1,305,038	735,247	56.3

TABLE XXI. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1976, ACCORDING TO CLASSES OF INSURANCE

MARINE (Concl'd)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Halifax Insurance	72,192	10,069	13.9	127,772	84,333	66.0
Hanover	795	*−700*	.....	154,696	134,674	87.1
Hartford Fire	406,135	414,220	102.0	620,195	610,660	98.5
Herald Ins. Co.	*−245*	.....	.....	*−245*	*−57*	.....
Home Insurance	424,375	168,678	39.7	517,215	223,290	43.2
Highland Insurance Co.	3,890	.....	.....	7,967	56,364	707.5
Hudson Bay	8,748	9,264	105.9	14,995	12,693	84.6
Ideal Mutual	.....	.....	.....	.....	*−175*	.....
Imperial Guar. & Accident	315	5,346	1,697.1	1,577	5,604	355.4
Insurance of North America	1,720,964	1,309,024	76.1	7,008,047	5,937,707	84.7
Insurance Corp. of Ireland	713	5,734	804.2	713	5,734	804.2
Liberty Mutual Fire	12,504	3,847	30.8	17,456	5,166	29.6
Liverpool & London & Globe	.....	*−203*	.....	.....	*−203*	.....
Lombard Insurance	.....	.....	.....	112,933	157,696	139.6
London Lancashire Insurance	.....	10	.....	*−164*	*−5,793*	.....
London Assurance	140,108	.....	.....	593,711	117,875	19.9
Lumbermens Mutual Casualty	120,115	245,512	204.4	454,555	283,284	62.3
Maritime Insurance	714,449	505,519	70.8	1,503,548	824,159	54.8
Maryland Casualty	124,223	*−58,403*	.....	879,000	*−131,939*	.....
New Zealand Insurance	188,632	52,417	27.8	311,487	112,939	36.3
Niagara Fire	.....	*−1,602*	.....	.....	*−3,762*	.....
North American Co. for Prop. & Casualty	18	13,536	75,200.0	13,685	32,519	237.6
Northumberland General Ins. Co.	4,536	.....	.....	25,701	.....	.....
Norwich Union Fire	223,507	14,072	6.3	412,927	138,417	33.5
Orion Insurance	6,865	5,285	77.0	69,036	37,660	54.6
Pacific Employers	128	.....	.....	128	.....	.....
Pearl Assurance Co.	10,522	5,204	49.5	12,727	3,341	26.3
Phoenix Assur. of London	565,145	259,455	45.9	1,260,737	966,381	76.7
Prudential Assurance England	6,864	5,188	75.6	214,254	193,839	90.5
QBE Insurance Co.	.....	.....	.....	527	753	142.9
Quebec Assurance	7,383	1,433	19.4	22,048	*−1,265*	.....
Reliance Ins. Co.	290,211	267,179	92.1	461,640	355,949	77.1
Royal Exchange	225	.....	.....	3,840	1,348	35.1
Royal Insurance	66,482	8,546	12.9	146,103	20,521	14.0
Royal Insurance Co. of Canada	636,024	1,129,122	177.5	1,504,358	1,597,875	106.2
St. Paul Fire & Marine	294,342	115,277	39.2	820,667	642,994	78.4
Simcoe & Erie	350,259	355,382	101.5	1,410,944	886,422	62.8
Sun Alliance Ins. Co.	.....	38,511	.....	.....	10,289	.....
Switzerland General	.....	.....	.....	1,214,726	616,183	50.7
Tokio Marine	21,314	32,570	152.8	271,953	20,158	7.4
Travelers Indemnity	.....	*−449*	.....	125,331	*−35,969*	.....
Travelers Indemnity of Canada	149,452	70,605	47.2	544,403	338,913	62.3
Unigard Mutual	.....	.....	.....	.....	2,909	.....
Union Marine & General	2,750	14,393	523.4	2,750	10,878	395.6
Unionamerica Ins. Co.	*−175*	12,075	.....	*−9,472*	67,815	.....
United States Fire	746,030	244,607	32.8	2,014,030	1,220,978	60.6
Victoria Ins. Co.	771	44,740	5,802.9	13,086	131,908	1,008.0
Wawanesa Mutual	.....	*−603*	.....	.....	*−12,150*	.....
Wellington Fire	667,880	382,292	57.2	3,105,319	1,517,152	48.9
Western Assurance	470,855	313,170	66.5	549,319	352,036	64.1
York Fire & Casualty	87,412	22,495	25.7	87,412	22,495	25.7
Totals – 1976	15,946,607	8,423,915	52.8	47,689,709	28,309,578	59.4
Totals – 1975	15,592,179	14,752,722	94.6	44,083,490	36,040,265	81.7
Totals – 1974	13,189,756	11,758,127	89.1	39,607,459	26,416,838	66.7
Totals – 1973	11,806,793	5,438,011	46.1	33,474,783	17,706,500	52.9
Totals – 1972	10,303,044	4,619,674	44.8	29,366,265	15,525,889	52.9

TABLE XXII. COMPARATIVE SUMMARY OF TOTAL PREMIUMS AND LOSSES IN ALL CLASSES OTHER THAN LIFE FOR THE YEARS ENDING DECEMBER 31, 1976 AND 1975

Class of Insurance	Ontario 1975			Canada 1975			Ontario 1976			Canada 1976		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%	$	$	%	$	$	%
Property	424,728,997	252,368,930	59.4	1,093,151,614	722,626,506	66.1	562,543,351	307,630,036	54.6	1,795,742,674	836,640,813	46.6
Hail	2,378,026	2,190,345	92.1	9,904,688	9,311,049	94.0	2,299,693	1,785,316	77.6	12,783,703	9,516,157	74.4
Automobile	815,271,926	565,209,227	69.3	1,563,816,430	1,093,227,285	69.9	962,384,832	656,207,298	68.2	2,023,665,377	1,306,530,168	64.6
Fidelity	5.996,378	2,113,917	35.2	12,694,084	6,892,999	54.3	7,859,456	4,202,975	53.5	17,296,108	11,067,053	64.0
Surety	14,222,203	4,446,320	31.2	43,718,807	13,506,761	30.8	16,239,173	4,310,199	26.5	49,109,201	14.510,954	28.6
Liability	85,634,684	49,151,865	57.4	202,159,897	116,607,310	57.3	110,768,087	98,887,608	89.2	273,707,646	181,078,731	66.2
Boiler & Machinery	15,311,753	6,550,939	42.7	39,230,517	17,896,807	45.6	14,332.846	5,227,306	36.5	41,625,048	21,564,264	51.8
Accident & Sickness	343,262,527	260,793,858	76.0	766.634,658	564,680,829	73.7	443,362,218	355,609,192	80.2	1,004,477,431	763,215,814	76.0
Aircraft	9,219,303	4,394,919	47.6	76,718,288	47,505,849	61.9	8,215,081	8,891,612	108.2	44,660,312	41,554,108	93.0
Credit	716,686	208,078	29.0	6,561,354	3,408,272	51.9	2,276,668	934,398	41.0	9,438,373	5,152,640	54.6
Title	25,060	.....	.....	215,400	.....	.....	16,582	.....	.....	151,668	21,500	14.2
Mortgage	9,247,950	134,536	1.4	26,844,979	2,037,762	7.5	9,008,052	765,182	8.5	28,580,792	3,884,706	13.6
Marine	15,592,179	14,752,722	94.6	44,083,490	36,040,265	81.7	15,946,607	8,423,915	52.8	47,689,709	28,309,578	59.4
Totals	1,741,607,672	1,162,315,656	66.7	3,885,374,206	2,633,741,694	67.8	2,155,252,646	1,425,875,037	66.2	5,348,928,042	3,223,046,486	60.3

TABLE XXIII. DETAILS OF BUSINESS TRANSACTED IN CANADA BY INSURERS LICENSED FOR REINSURANCE ONLY—1976

A. All Classes of Other Than Life Insurance Except Property, Automobile, and Marine

	Company	Premiums			Claims			
		Assumed	Ceded	Net	Assumed	Ceded	Net	
		$	$	$	$	$	$	
1	The Bee Fire Hall Accident and General Insurance Company	1,870,978	.....	1,870,978	1,749,906	.....	1,749,906	1
2	Business Men's Assurance Company of America	1,244	496	748	840	.....	840	2
3	Canadian Reassurance Company	5,605,887	955,273	4,650,614	3,555,935	384,461	3,171,474	3
4	Canadian Reinsurance Company	19,423,679	9,994,939	9,428,740	12,128,091	6,619,905	5,508,186	4
5	Farm Mutual Reinsurance Plan Inc.	533,332	56,659	476,673	1,317,850	435,523	882,327	5
6	General Reassurance Corporation	12,709	.....	12,709	*−15,742*	.....	*−15,742*	6
7	Gerling Global Reinsurance Company	7,403,173	3,622,496	3,780,677	5,012,643	2,215,878	2,796,765	7
8	Great Lakes Reinsurance Company	221,500	117,692	103,808	214,932	139,967	74,965	8
9	Hartford Steam Boiler Inspection and Insurance Company	1,370,571	19,534	1,351,037	7,805,966	.....	7,805,966	9
10	Law Union and Rock Insurance Company Limited	131,958	.....	131,958	63,320	.....	63,320	10
11	Mercantile and General Reinsurance Company of Canada	3,908,483	2,912,957	995,526	2,131,012	1,189,290	941,722	11
12	Mercantile and General Reinsurance Company Limited	1,0578,710	28,288	10,550,422	9,323,121	7,210	9,315,911	12
13	Munich Reinsurance Company	5,958,829	137,466	5,821,363	2,388,311	58,597	2,329,714	13
14	Munich Reinsurance Company of Canada	2,880,159	1,917,335	962,824	1,448,232	886,042	562,190	14
15	The National Reinsurance Company of Canada	2,143,133	1,743,682	399,451	916,635	828,492	88,143	15
16	Nationwide Mutual Insurance Company	982,035	2,872	979,163	624,916	.....	624,916	16
17	Netherlands Reinsurance Group N.V.	325,859	.....	325,859	287,635	.....	287,635	17
18	Nordisk Reinsurance Company Limited	126,284	.....	126,284	110,671	.....	110,671	18
19	North American Reinsurance Corporation	37,318	.....	37,318	116,444	.....	116,444	19
20	North American Reassurance Company	3,463	.....	3,463	8,926	261	8,665	20
21	Prudential Insurance Company of America	131,484	.....	131,484	38,672	.....	38,672	21
22	Reinsurance Corporation Limited	186,166	.....	186,166	227,952	.....	227,952	22
23	Reinsurance Corporation of New York	22,570	.....	22,570	101,737	.....	101,737	23
24	Skandia Insurance Company	1,038,307	.....	1,038,307	631,387	.....	631,387	24
25	Sphere Insurance Company Limited	41,509	4,619	36,890	14,939	5,664	9,275	25
26	Société Commerciale de Reassurance	1,319,041	5,410	1,313,631	639,731	.....	639,731	26
17	Storebrand Insurance Company Limited	340,561	.....	340,561	281,789	.....	281,789	27
28	Swiss Reinsurance Company	2,631,688	.....	2,631,688	1,750,728	.....	1,750,728	28
29	Union Reinsurance Company	238,624	.....	238,624	195,943	.....	195,943	29
30	Victory Insurance Company Limited	1,958,320	.....	1,958,320	1,364,937	.....	1,364,937	30
	Totals	71,427,574	21,519,718	49,907,856	54,437,459	12,771,290	41,666,169	

TABLE XXIII. DETAILS OF BUSINESS TRANSACTED IN CANADA BY INSURERS LICENSED FOR REINSURANCE ONLY—1976

B. Property

	Company	Premiums			Claims			
		Assumed	Ceded	Net	Assumed	Ceded	Net	
		$	$	$	$	$	$	
1	The Bee Fire Hall and Accident and General Insurance Company	17,967,077	2,347	17,964,730	8,385,782	.....	8,385,782	1
2	Canadian Reinsurance Company	45,814,948	25,497,994	20,316,954	26,232,504	14,602,782	11,629,722	2
3	Farm Mutual Reinsurance Plan Inc.	1,666,886	6,325	1,660,561	604,523	3,239	601,284	3
4	Gerling Global Reinsurance Company	12,889,351	6,417,758	6,471,593	7,780,814	3,600,933	4,179,881	4
5	Great Lakes Reinsurance Company	2,953,616	1,433,789	1,519,827	1,584,247	790,174	794,073	5
6	Law Union and Rock Insurance Company Limited	302,208	.....	302,208	241,601	.....	241,601	6
7	Mercantile and General Reinsurance Company of Canada	19,649,516	12,210,489	7,439,027	11,175,314	7,336,243	3,839,071	7
8	Mercantile and General Reinsurance Company Limited	11,747,680	.....	11,747,680	7,083,043	.....	7,083,043	8
9	Munich Reinsurance Company	17,230,807	26,000	17,204,807	8,693,939	.....	8,693,939	9
10	Munich Reinsurance Company of Canada	30,335,229	18,327,853	12,007,376	14,577,626	8,511,186	6,066,440	10
11	The National Reinsurance Company of Canada	25,438,689	23,883,906	1,554,783	9,104,543	8,216,344	888,199	11
12	Nationwide Mutual Insurance Company	2,901,722	.....	2,901,722	2,257,202	.....	2,257,202	12
13	Netherlands Reinsurance Group N.V.	3,817,369	.....	3,817,369	1,885,077	.....	1,885,077	13
14	Nordisk Reinsurance Company Limited	2,630,396	.....	2,630,396	1,318,592	.....	1,318,592	14
15	North American Reinsurance Corporation	556,249	*−2,969*	559,218	236,714	*−20,833*	257,547	15
16	Reinsurance Corporation Limited	1,606,525	6,667	1,599,858	1,102,381	5,815	1,096,566	16
17	Reinsurance Corporation of New York	1,330,123	121,488	1,208,635	745,012	52,076	692,936	17
18	Skandia Insurance Company	6,012,801	575	6,012,226	3,665,785	.....	3,665,785	18
19	Société Commerciale de Reassurance	7,142,519	.....	7,142,519	3,377,874	.....	3,377,874	19
20	Sphere Insurance Company Limited	4,642,486	2,100,556	2,541,930	2,256,117	947,888	1,308,229	20
21	Storebrand Insurance Company Limited	2,388,902	.....	2,388,902	1,233,619	.....	1,233,619	21
22	Swiss Reinsurance Company	6,714,770	.....	6,714,770	4,570,709	.....	4,570,709	22
23	Union Reinsurance Company	1,607,366	.....	1,607,366	879,018	.....	879,018	23
24	Victory Insurance Company Limited	7,174,994	*−4,733*	7,179,727	4,463,713	10,371	4,453,342	24
	Totals	234,522,229	90,028,045	144,494,184	123,455,749	44,056,218	79,399,531	

TABLE XXIII. DETAILS OF BUSINESS TRANSACTED IN CANADA BY INSURERS LICENSED FOR REINSURANCE ONLY—1976

C. Automobile

	Company	Premiums			Claims			
		Assumed	Ceded	Net	Assumed	Ceded	Net	
		$	$	$	$	$	$	
1	The Bee Fire Hall Accident and General Insurance Company	4,426,496	.....	4,426,496	1,978,733	.....	1,978,733	1
2	Canadian Reinsurance Company	19,483,953	11,830,469	7,653,484	18,638,485	10,612,672	8,025,813	2
3	Gerling Global Reinsurance Company	9,398,553	1,368,374	8,030,179	7,586,534	1,031,498	6,555,056	3
4	Great Lakes Reinsurance Company	435,092	152,127	282,965	499,357	262,392	236,965	4
5	Law Union and Rock Insurance Company Limited	511,265	.....	511,265	364,037	.....	364,037	5
6	Mercantile and General Reinsurance Company of Canada	3,515,634	1,661,516	1,854,118	3,105,496	1,404,530	1,700,966	6
7	Mercantile and General Reinsurance Company Limited	1,648,337	.....	1,648,337	1,403,771	.....	1,403,771	7
8	Munich Reinsurance Company	1,494,278	6,000	1,488,278	1,693,642	.....	1,693,642	8
9	Munich Reinsurance Company of Canada	3,009,036	1,615,024	1,394,012	3,104,900	1,644,655	1,460,245	9
10	The National Reinsurance Company of Canada	13,946,162	13,725,814	220,348	9,403,410	8,487,252	916,158	10
11	Nationwide Mutual Insurance Company	2,355,113	87,919	2,267,194	2,223,491	84,157	2,139,334	11
12	Netherlands Reinsurance Group N.V.	849,306	.....	849,306	569,544	.....	569,544	12
13	Nordisk Reinsurance Company Limited	309,593	.....	309,593	251,379	.....	251,379	13
14	North American Reinsurance Corporation	896	.....	896	.....	.....	.....	14
15	Reinsurance Corporation Limited	939,508	18,333	921,175	699,604	.....	699,604	15
16	Reinsurance Corporation of New York	94,896	.....	94,896	152,782	.....	152,782	16
17	Skandia Insurance Company	5,062,298	.....	5,062,298	3,279,584	.....	3,279,584	17
18	Société Commerciale de Reassurance	8,468,410	.....	8,468,410	5,427,299	.....	5,427,299	18
19	Sphere Insurance Company Limited	1,042,585	369,440	673,145	847,436	306,920	540,516	19
20	Storebrand Insurance Company Limited	811,593	.....	811,593	532,213	.....	532,213	20
21	Swiss Reinsurance Company	5,363,717	.....	5,363,717	4,585,233	.....	4.585,233	21
22	Union Reinsurance Company	562,166	.....	562,166	378,826	.....	378,826	22
23	Victory Insurance Company Limited	3,021,434	.....	3,021,434	1,818,403	*—10,516*	1,828,919	23
	Totals	86,750,321	30,835,016	55,915,305	68,544,159	23,823,560	44,720,599	

TABLE XXIII. DETAILS OF BUSINESS TRANSACTED IN CANADA BY INSURERS LICENSED FOR REINSURANCE ONLY—1976

D. Marine

	Company	PREMIUMS			CLAIMS			
		Assumed	Ceded	Net	Assumed	Ceded	Net	
		$	$	$	$	$	$	
1	The Bee Fire Hall Accident and General Insurance Company	197,803	.....	197,803	54,973	.....	54,973	1
2	Canadian Reinsurance Company	433,132	216,566	216,566	514,107	255,606	258,501	2
3	Gerling Global Reinsurance Company	846,489	.....	846,489	640,283	.....	640,283	3
4	Great Lakes Reinsurance Company	28,148	8,783	19,365	40,632	3,095	37,537	4
5	Mercantile and General Reinsurance Company of Canada	562,586	295,320	267,266	299,810	140,157	159,653	5
6	Mercantile and General Reinsurance Company Limited	295,319	.....	295,319	140,159	.....	140,159	6
7	Munich Reinsurance Company	100,101	.....	100,101	47,191	.....	47,191	7
8	Munich Reinsurance Company of Canada	177,356	105,824	71,532	74,995	49,251	25,744	8
9	The National Reinsurance Company of Canada	226,993	213,662	13,331	125,019	112,928	12,091	9
10	Netherlands Reinsurance Group N.V.	28,735	.....	28,735	10,779	.....	10,779	10
11	North American Reinsurance Corporation	166	.....	166	.....	.....	.....	11
12	Reinsurance Corporation of New York	96,111	.....	96,111	111,785	.....	111,785	12
13	Skandia Insurance Company	299,948	.....	299,948	195,299	.....	195,299	13
14	Sphere Insurance Company Limited	65,825	35,679	30,146	38,851	21,460	17,391	14
15	Storebrand Insurance Company Limited	9,578	.....	9,578	3,593	.....	3,593	15
16	Swiss Reinsurance Company	54,141	.....	54,141	63,913	.....	63,913	16
17	Victory Insurance Company Limited	19,157	.....	19,157	7,186	.....	7,186	17
	Totals	3,441,588	875,834	2,565,754	2,368,575	582,497	1,786,078	

V

APPENDICES

APPENDIX I

REVIEW OF 1976 LEGISLATION

THE INSURANCE ACT

Bill 155

This Bill was passed in 1976, and came into force on January 1, 1977. The Bill increases the minimum required coverage for third party liability automobile insurance contracts from $50,000 to $100,000.

THE MOTOR VEHICLE ACCIDENT CLAIMS ACT

Bill 156

This Bill was passed in 1976, and came into force on January 1, 1977. The Bill increases the maximum amount payable by the Fund from $50,000 to $100,000.

Ontario Regulation 951/76

This Regulation became effective on December 1, 1976, and increases the fee payable by drivers of uninsured automobiles from $60 to $100.

APPENDIX II

List of licensed insurers approved, as at date of this report, by the Lieutenant Govern in Council for the purposes of The Guarantee Companies Securities Act, R.S.O. 1970, Chap. 19 Regulation 37/72.

GUARANTEE COMPANIES

1. The Aetna Casualty and Surety Company
2. Aetna Insurance Company
3. Allstate Insurance Company of Canada
4. The American Insurance Company
5. Anglo Canada General Insurance Company
6. British America Assurance Company
7. The Canada Accident and Fire Assurance Company
8. Canadian General Insurance Company
9. The Canadian Indemnity Company
10. The Canadian Mercantile Insurance Company
11. Canadian Pioneer Insurance Company
12. The Canadian Surety Company
13. The Casualty Company of Canada
14. Central Mutual Insurance Company
15. Chateau Insurance Company
16. Commerce and Industry Insurance Company of Canada
17. The Commerce General Insurance Company
18. Consolidated Fire and Casualty Insurance Company
19. Constitution Insurance Company of Canada
20. The Continental Insurance Company
21. Co-operators Insurance Association
22. Coronation Insurance Company Limited
23. The Dominion of Canada General Insurance Company
24. The Dominion Insurance Corporation
25. Eaton Insurance Company
26. The Economical Mutual Insurance Company
27. Federal Fire Insurance Company of Canada
28. Federal Insurance Company
29. Federated Mutual Insurance Company
30. Federation Insurance Company of Canada
31. Fidelity Insurance Company of Canada
32. Fireman's Fund Insurance Company
33. The General Accident Assurance Company of Canada
34. General Insurance Company of America
35. General Security Insurance Company of Canada
36. Gerling Global General Insurance Company
37. The Globe Indemnity Company of Canada
38. Gore Mutual Insurance Company
39. Great American Insurance Company
40. The Guarantee Company of North America
41. The Guardian Insurance Company of Canada
42. The Halifax Insurance Company
43. The Hartford Fire Insurance Company
44. The Home Insurance Company
45. The Hudson Bay Insurance Company
46. The Imperial Guarantee and Accident Insuran Company of Canada
47. Insurance Company of North America
48. The Insurance Corporation of Ireland Limited
49. The Law Union and Rock Insurance Compan Limited
50. The Liverpool and London and Globe Insuran Company, Limited
51. London and Midland General Insurance Compar
52. Lumbermen's Mutual Casualty Company
53. Maryland Casualty Company
54. The New Zealand Insurance Company, Limit
55. Niagara Fire Insurance Company
56. Norwich Union Fire Insurance Society, Limit
57. Pearl Assurance Company, Limited
58. Perth Insurance Company
59. Phoenix Assurance Company of Canada
60. The Phoenix Insurance Company (Hartford, Conn.)
61. Pilot Insurance Company
62. Pitts Insurance Company
63. The Provident Assurance Company
64. The Prudential Assurance Company, Limited
65. Reliance Insurance Company (of Philadelphia)
66. Royal Insurance Company, Limited
67. Safeco Insurance Company of America
68. St. Paul Fire and Marine Insurance Company
69. Scottish & York Insurance Co., Limited
70. Scottish Canadian Assurance Corporation
71. Seaboard Surety Company
72. Simcoe & Erie General Insurance Company
73. The Sovereign General Insurance Company
74. The Stanstead & Sherbrooke Insurance Compar
75. Sun Alliance Insurance Company
76. Sun Insurance Office, Limited
77. Toronto General Insurance Company
78. Traders General Insurance Company
79. The Travelers Indemnity Company
80. Travelers Indemnity Company of Canada
81. United States Fidelity and Guaranty Company
82. United States Fire Insurance Company
83. The Waterloo Mutual Insurance Company
84. The Wawanesa Mutual Insurance Company
85. Wellington Fire Insurance Company
86. The Western Assurance Company
87. Western Surety Company
88. Zurich Insurance Company

APPENDIX III

DEPOSITS OF INSURERS UNDER THE INSURANCE ACT

As at December 31, 1976

Company	Amount of Deposit	
Abstainers' Insurance Company, Simcoe, Ont.	$505,000	(d)
Aeterna-Life Insurance Company	150,000	
Anglo-Canada General Insurance Company, Toronto, Ont.	244,000	
Assumption Mutual Life Insurance Company, Moncton, N.B.	120,000	
The Bay City General Insurance Company, Hamilton, Ont.	201,000	
The Canadian Millers' Mutual Fire Insurance Company, Kitchener	101,000	
The Canadian Provident General Insurance Company	80,000	
Canadian Universal Insurance Company Limited	100,000	
Commerce and Industry Insurance Company of Canada, Toronto, Ont.	250,000	(a)
La Concorde, Compagnie d'Assurances Générales	60,000	
Co-operators' Insurance Association, Guelph, Ont.	1,190,875	
Co-operators' Life Insurance Association, Guelph, Ont.	225,000	
Coronation Insurance Company, Limited, Toronto, Ont.	550,000	(a)
The Drake Insurance Company Ltd.	60,000	
L'Economie Mutuelle d'Assurance, Montreal, Que.	153,000	
Empire Life Insurance Company, Kingston, Ont.	720,000	(f)
Farm Mutual Reinsurance Plan Inc.	50,000	
Gerling Global General Insurance Company, Toronto, Ont.	1,271,000	(a)
Gerling Global Life Insurance Company, Toronto, Ont.	1,216,000	(c)
Gerling Global Reinsurance Company, Toronto, Ont.	1,200,000	(b)
Gibraltar General Insurance Company, Toronto, Ont.	753,200	(a)
Industrial Life Insurance Company, Quebec, Que.	110,000	
The Laurentian Mutual Assurance Company, Quebec, Que.	250,000	
The Non-Marine Underwriters, Members of Lloyd's, London, Eng.	56,000	
Ontario Farmers Mutual General Insurance Company	200,000	
Ontario Motorist Insurance Company	500,000	
Otter Dorchester Mutual Insurance Company	250,000	
Pafco Insurance Company Limited, Toronto, Ont.	229,000	
The Pilot Insurance Company, Toronto, Ont.	750,000	
Premier Insurance Company, Toronto, Ont.	130,000	
Les Prevoyants du Canada, Quebec, Que.	620,000	
The Provident Assurance Company, Montreal, Que.	525,000	
Retail Lumbermen's Mutual Fire Insurance Company, Winnipeg, Man.	10,000	
Scottish and York Insurance Company, Limited, Toronto, Ont.	578,000	(g)
Seaboard Life Insurance Company, Vancouver, B.C.	581,000	*
Simcoe and Erie General Insurance Company, Hamilton, Ont.	600,000	(a)
Transportation Fire and Casualty Company, Toronto, Ont.	90,000	
United Provinces Insurance Company, Montreal, Que.	225,000	
Upper Canada Insurance Company, Toronto, Ont.	230,500	
York Fire & Casualty Company, Toronto, Ont.	110,000	

* Held by Province of British Columbia as reciprocal deposit for Provinces of Alberta, British Columbia, Ontario and Saskatchewan.
(a) Held by Province of Ontario as reciprocal deposit for Provinces of Alberta, British Columbia, Manitoba, New Brunswick, Ontario and Saskatchewan.
(b) Held by Province of Ontario as reciprocal deposit for Provinces of British Columbia, Manitoba, New Brunswick and Ontario.
(c) Held by Province of Ontario as reciprocal deposit for Provinces of Alberta and Ontario.
(d) Held by Province of Ontario as reciprocal deposit for the Provinces of Alberta, Manitoba and Ontario.
(e) Held by Province of Ontario as reciprocal deposit for the Provinces of Alberta, Manitoba, New Brunswick, Ontario and Saskatchewan.
(f) Held by Province of Ontario as reciprocal deposit for the Provinces of Alberta, British Columbia, Manitoba, Ontario and Saskatchewan.
(g) Held by Province of Ontario as reciprocal deposit for the Provinces of Alberta, Manitoba, Ontario and Saskatchewan.
(h) Held by Province of Ontario as reciprocal deposit for the Provinces of New Brunswick and Ontario.

BINDING SECT. JUL 30 1980

GOVT PUBNS